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ABSTRACT

The role of state agency regulation, oversight, and funding of programs at New Jersey's private, postsecondary trade schools was examined through meeting participation, review of existing regulations, and interviews with agency staff. Findings were as follows: (1) proprietary vocational schools play a large role in New Jersey's postsecondary educational system; (2) the licensure, regulation, and funding of proprietary vocational school programs is scattered among at least six state agencies; (3) the development of educational policy and oversight of proprietary vocational schools is not a central mission or major activity of any state agency; (4) the agencies do not have sufficient resources and staff expertise to maintain an adequate level of oversight of the educational programs offered; (5) none of the state agencies maintain contact or share information with the proprietary school accrediting associations; (6) there are no common standards among agencies for school licensure, on-site monitoring, educational program accountability, or skills assessment for placing poorly prepared students; (7) there are no consistent standards for protecting the consumer's interest through prorated tuition refund policies or adequate financial protection against sudden school closures; (8) there are few formal mechanisms for regular exchange of data, program reviews, results, or notification of events such as school closures; (9) no one conducts systematic collection, tabulation, and publication of basic data about school performance measures such as dropout rates, graduation rates, and placement rates; and (10) the adequacy of state regulation of proprietary vocational schools has become a national issue so that the New Jersey situation is not unique. (CML)

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# State Agency Regulation, Oversight, and Funding of Programs at Proprietary Vocational Schools in New Jersey

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## Report of the New Jersey Interagency Task Force on Proprietary Vocational Schools

New Jersey Department of Higher Education

March 1990

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## Executive Summary

### FINDINGS

-- **Proprietary vocational schools play a large role in New Jersey's postsecondary educational system.** There are over 200 schools annually enrolling 60,000 students who are charged about $150 million in tuition and receive over $100 million in student assistance through federal grant and loan programs. This is approximately the same as the number of full-time students who attend all public four-year colleges in New Jersey and as much federal student aid as received by all undergraduates at all sixty colleges in the state.

-- **The licensure, regulation and funding of proprietary vocational school programs is scattered among at least six state agencies.** Schools are licensed by the Department of Education (160 business, trade and technical schools), the Board of Cosmetology and Hairstyling (33 beauty schools), the Division of Motor Vehicles (6 truck driving schools) and the Casino Control Commission (4 gaming schools), while the Department of Higher Education administers federal student loan program funds (at 120 schools) and the Department of Labor approves job training fund programs (at 100 schools).

-- **The development of educational policy and oversight of proprietary vocational schools is not a central mission or major activity of any state agency.** The Department of Education's priorities are on K-12 public education; the Department of Higher Education's priorities are with collegiate degree-granting institutions; for the Department of Labor the schools represent only one of many types of job training programs and approval is delegated to other agencies. For the Board of Cosmetology, the Division of Motor Vehicles and the Casino Control Commission, proprietary vocational school oversight represents a small part of the agency's activities.

-- **The agencies do not have sufficient resources and staff expertise to maintain an adequate level of oversight of the educational programs offered.** There are no more than a dozen full-time professional positions in all six agencies combined whose major responsibility is to oversee and monitor the programs at over 200 schools, and half of these positions exist only because of federal funds.

-- **None of the state agencies maintain contact or share information with the proprietary school accrediting associations, whose specific function is to certify the quality of educational programs and the integrity of the school administration.** Although most of the students and public funds are in accredited schools, accreditation has had no role in the licensure of proprietary schools in New Jersey.

-- **There are no common standards among agencies for school licensure, on-site monitoring, educational program accountability, or skills assessment for placing poorly prepared students.** State policy has not addressed the problem of assuring access to job training opportunities for poorly prepared students while also providing them with consumer protection against incurring large student loan debts by enrolling in programs inappropriate for their skills level.

-- **There are no consistent standards for protecting the consumer's interest through prorated tuition refund policies or adequate financial protection against sudden school closures.** During the last five years at least 30 New Jersey proprietary schools have closed, sometimes owing students substantial refunds.

-- **The state agencies which administer the funding programs (student loans and job training) depend on the licensing agencies for program oversight and approval, but there are few formal mechanisms for regular exchange of data, program reviews, results or notification of events such as school closures.** Regular discussions and exchange of information have been established between the Departments of Education and Higher Education for over a year, however.

-- **There is no systematic collection, tabulation, and publication of basic data about school performance measures such as drop-out rates, graduation rates and placement rates.** Only the Department of Education has collected comprehensive data from schools. Very little information is readily available to the public.

-- **The adequacy of state regulation of proprietary vocational schools has become a national issue, and the New Jersey situation is not unique.** Responding to the recent federal focus on the national problem of high student loan default rates at proprietary schools, many states are in the process of reorganizing their regulatory structure and procedures.

## RECOMMENDATIONS

**(1) The Chancellor of Higher Education should reconvene the Commissioners of the relevant agencies to discuss options for creating a consistent and coordinated statewide policy of proprietary vocational school oversight.**

**(2) A permanent working group of the staff directly involved with proprietary school regulation in the agencies should be appointed by the Commissioners to establish formal mechanisms for the collection, exchange and publication of performance data and information.**

**(3) Each Commissioner should review the recommendations included in this report for improvements in each particular agency.**

# I. INTRODUCTION

In late 1988 the Chancellor of Higher Education convened a group of Commissioners to discuss common concerns about the private, for-profit vocational schools, generally known as "proprietary schools," and the need for a more coordinated state policy to regulate them.[1] As a result of this meeting, a New Jersey Interagency Task Force on Proprietary Vocational Schools was formed to examine the role of state agency regulation, oversight, and funding of programs at New Jersey's private, postsecondary trade schools. The Task Force consisted of representatives from the Departments of Education, Higher Education, Law and Public Safety, Labor, Human Services, and the Public Advocate. Funds were made available by the New Jersey Higher Education Assistance Authority to engage a consultant who participated in the meetings, reviewed the existing regulations, conducted interviews with agency staff, and wrote the draft of this report.

Formation of the Task Force was prompted by several events that raised important questions about some proprietary schools and suggested a closer examination of state regulatory efforts. One was the release of a May, 1988, report of the Default Task Force (A joint committee of the Department of Higher Education and the New Jersey Association of Student Financial Aid Administrators) entitled **Toward the Reduction of Student Loan Defaults in New Jersey**. This report noted several trends concerning student loans at New Jersey proprietary schools, including:

- Over 75 percent of job trainees at these schools take out student loans;

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[1]In this report, the term "proprietary school" is used to refer to any for-profit, postsecondary vocational institution in New Jersey. The terms "private career schools" and "for-profit trade schools" are also used as synonyms for proprietary schools.

- o Approximately one-third of all proprietary school borrowers default on their student loans;
- o Two-thirds of proprietary school borrowers and over 80% of those who default come from families with incomes under $15,000 a year;
- o A large proportion of proprietary school defaulters do not complete their programs of study;
- o Twenty-six proprietary schools were identified as having the highest default rates in the state, including six schools with default rates exceeding 50 percent.

Later in 1988, Department of Higher Education completed audits of the 26 proprietary schools identified as having highest student loan default rates. Because the Department does not have total jurisdiction over proprietary schools, the audits were limited to student loan program administration and specific criteria related to loans. Of the schools audited only four were not subject to sanctions by the Department of Higher Education. Common problems uncovered included:

- o Required documentation was frequently missing from student files;
- o High rates of withdrawal were found during the first quarter of the program of study;
- o Lenders were not notified of student withdrawals;
- o Tuition refunds for withdrawing students were not made in a timely manner, and, at two schools, refunds were never paid at all.

Other events also suggested closer scrutiny of state regulation of proprietary schools. Sudden school closings--and the lack of detailed state procedures for timely tuition refunds, continued training for currently enrolled pupils, and other matters in the event of such a closing--have raised questions about the consumer protection afforded students attending proprietary institutions. Since 1985 at least 30 New Jersey proprietary schools have closed, representing

nearly 15 percent of the total institutions. In the last year alone, more than a dozen schools regulated by either the Department of Education or the Board of Cosmetology and Hairstyling have closed, many with little or no warning. In the case of the Department of Education regulated schools, more than 400 students were in attendance when the schools closed. According to Department estimates, these students were owed more than $600,000 in tuition refunds by the closed schools. The seemingly increased pace of school closings in the past few years has brought concerns such as these into sharper focus.

Though precise data were not available in conducting this preliminary review of state policies, there are at least 240 proprietary schools licensed or approved by state agencies in New Jersey. These schools are responsible for the training of at least 60,000 state residents annually, and are known to collect well in excess of $100 million dollars per year in tuition revenues. About 75 percent of these revenues are directly derived from the federal and state governments in the form of student loans, federal grants, job training funds, and other sources.

These basic, if imprecise, facts strongly suggest that a major investment of government funds--mainly dedicated toward improving the educational and vocational skills of state residents--has occurred without the benefit of a comprehensive examination of state policies. As a result, this report's overview of state policies regarding proprietary schools represents the first step in a longer term process of understanding these policies and seeking ways to improve their effectiveness.

The regulation, oversight, and funding of proprietary schools in New Jersey is complicated. One reason for this is that many agencies are involved in regulating these schools, yet frequently they are unaware of each other's activities and responsibilities. Indeed, the number of state agencies that regulate proprietary schools or are concerned with their operation was uncertain when the Task Force

was formed, and the list may still be incomplete. However, based on the examination of state laws, regulations, and policies, at least the following agencies are concerned with proprietary schools in some way:

- The **Department of Education**, which serves as the primary regulatory agency for private vocational school programs unless otherwise stated by law or regulation, has responsibility for about 160 schools, enrolling about 50,000 students;

- The **Department of Higher Education**, which, through the **New Jersey Higher Education Assistance Agency (NJHEAA)**, acts as the state's guarantee agency for federally sponsored student loans at about 120 proprietary schools, where 15,000 students borrow about $40 million annually;

- The **Board of Cosmetology and Hairstyling** in the Department of Law and Public Safety, which approves the programs at 33 private cosmetology and hairstyling schools, enrolling about 5,500 students;

- The **Department of Labor**, which serves in an administrative role in the operation and maintenance of the Job Training Partnership Act (JTPA) program and other federally funded employment and training programs, some of which are conducted at about 100 proprietary institutions, which receive approximately $4 million for 3,000 job trainees;

- The **Department of Human Services**, which indirectly uses some proprietary schools through JTPA programs for training about 500 clients under the auspices of the Realizing Economic Achievement (REACH) program;

- The **Casino Control Commission**, which approves four casino training schools, enrolling about 2,000 students in short courses;

- The **Division of Motor Vehicles** (Department of Law and Public Safety), which licenses six tractor-trailer truck driving schools;

- The **Department of Insurance**, which approves insurance education schools;

- The **Real Estate Commission**, which approves real estate training programs;

- The **Department of Environmental Protection**, which approves schools of x-ray technology;

- The **Department of Health**, which approves nursing assistant programs at private nursing homes;

- The **Department of the Public Advocate**, which has no specific regulatory or administrative authority over private vocational schools but which, through its responsibility for protecting the public interest and monitoring state agency effectiveness, has taken an active role in the discussion of proprietary school regulation and the coordination of state policies.

Not all of these agencies which deal directly or indirectly with proprietary schools were included on the Task Force or consulted for this report. It did not appear that the primary issues of concern--consumer protection and accountability for the use of public funds--were major problems in the type of programs regulated by the Department of Insurance, the Real Estate Commission or the agencies responsible for health care training programs. The agencies represented on the Task Force or discussed in this report represent the vast majority of both students and public dollars used to support their training. It should be noted, however, that the Division of Motor Vehicles and the Casino Control Commission were unintentionally not included in the Task Force discussions and their regulatory activities were not studied in as much detail as that of the other agencies which are involved with many more schools.

Each agency examined in this report plays a different role in the regulation and oversight of proprietary schools. Most are generally concerned with curriculum requirements, teacher qualifications, and other issues related to educational program quality. Several of the agencies, however, have no direct authority to regulate the activities of proprietary schools or are limited in their examinations. Nevertheless, each agency which has contributed to the Task Force's undertakings has expressed a strong concern for the protection of student consumer interests and the integrity of taxpayer dollars used to support these students and the proprietary institutions that they attend.

Section II provides a summary of the Task Force's findings. Each agency's involvement with proprietary schools is described,

followed by a discussion of the major issues and problems which should be addressed in a statewide policy.

Section III presents the recommendations of the Task Force to take action in three areas: the need for broad policy direction from the Commissioners, improvements in interagency cooperation at the staff level, and areas within each agency which require attention.

A detailed **Appendix** is included at the conclusion of this report. For those with a more in-depth interest in state regulation of proprietary schools, the appendix includes the following:

Part A fully describes each of the major agency's areas of responsibility and activities involving proprietary schools.

Part B of the appendix contains lists of the proprietary schools licensed or approved by the six agencies and provides the available (but often incomplete) summary data on enrollments and public monies used to support students attending these institutions. There are eight lists, showing the schools by agency, accreditation, and type of program.

Part C is a list of 30 proprietary schools participating in the loan programs which are known to have closed in the last five years.

Part D shows data on enrollments, withdrawals, graduation and placement rates and sources of tuition funds for the schools licensed by the Department of Education in 1987-88. No other agency collects such comprehensive school data.

Part E is a brief overview of the actions being taken in other states in reforming the regulation of proprietary schools, prepared for the association of State Higher Education Executive Officers.

## II. SUMMARY OF TASK FORCE FINDINGS

The Task Force examined the involvement of each major agency with an interest in the regulation, oversight, and funding of proprietary schools. Information concerning each agency's involvement was categorized in three main areas: the agency's general role and scope of activities; its relevant statutory and regulatory provisions; and agency staffing, monitoring requirements, and data issues. Although the Casino Control Commission and the Division of Motor Vehicles did not participate in the discussion of the findings, the information provided by these agencies has been included to present a more complete picture of the situation. A more detailed description of each agency is found in the appendix of this report.

### Overview of Agencies

The **Department of Education** serves as the primary regulatory agency for private vocational school programs, unless otherwise stated by law or regulation. In this capacity, the Department is responsible for the regulation of about 160 proprietary schools and their 90 branches which serve more than 50,000 students annually and collect more than $100 million dollars per year in tuition revenues. Over $75 million of this comes from public funds, mostly through federal grants and loans to students.

The Department's Private Vocational School Unit currently has only four professionals to handle all tasks related to the approval of the 160 proprietary schools, from initial application, to monitoring, to follow-up. As a result of recently enacted regulations, this year is the first that all main campuses for approved schools will be monitored.

Many of the Department of Education's regulations concerning proprietary schools are recent, although in most cases they are extensive. There is a mandated tuition refund policy for all schools which explicitly describes the percentage of total tuition which must

be refunded if the student withdraws from the program or is terminated by the school for cause. Similarly, security or "performance" bond requirements must be posted by all schools that collect tuition 30 or more days in advance of instruction to cover student refunds in the event of a school closing. The Department's "ability to benefit" standards, which allow students to be admitted to a postsecondary training program without a high school diploma or equivalent, generally mirror federal regulations.

The **Department of Higher Education** governs student loan program administration through the **New Jersey Higher Education Assistance Agency (NJHEAA)**. NJHEAA acts as the state's guarantee agency for about $200 million annually in federally sponsored loans to college and trade school students. In this role, the agency guaranteed some $40 million in loans to New Jersey proprietary school students in FY1989, almost double the FY1988 loan volume, but still lower than the FY1985 peak of $53 million. Approximately 120 New Jersey proprietary schools are currently approved by the federal government to receive student loan funds through the NJHEAA; this is double the number of degree-granting institutions licensed directly by the Department.

The NJHEAA began to monitor and inform schools of their student loan default rates in 1985, established administrative compliance criteria and sanctions for noncompliance in 1986, and completed 26 school audits in 1987-88. Sanctions were applied at 20 proprietary schools; six of these have subsequently closed. New regulations governing program audits were recently approved and represent a positive step for NJHEAA because they clearly define acceptable practices and corrective or disciplinary measures. However, several dilemmas have hampered NJHEAA regulation of proprietary schools. For example, the influx of multi-state guarantors into New Jersey in recent years--which sometimes guarantee loans for students attending schools subject to NJHEAA sanctions--has constrained attempts to control schools with poor administrative practices and thus protect the interests of New Jersey students. Recently enacted federal

regulations developed to limit the participation of schools with extremely high default rates from federal student loan programs may assist NJHEAA attempts to protect student interests. The NJHEAA funds four full-time auditors whose major activity is proprietary school program reviews.

The **Board of Cosmetology and Hairstyling** in the Department of Law and Public Safety licenses the state's 33 private, postsecondary cosmetology schools. These schools enrolled about 5,500 students in 1988, and all but one small school are approved for federal aid. School licensing represents a fairly small fraction of the activities of the Board, which also licenses salons and administers the state examination for cosmetologist-hairstylists.

Board of Cosmetology regulations governing program administration and financial standards are less stringent than those for other agencies. The Board has no requirements for on-site financial monitoring of schools, no explicit regulations governing tuition refund policies, and performance bond requirements so low that only a handful of students would be covered by the maximum bond. There are also no licensing criteria for admitting ability to benefit students, a situation that is confounded by the fact that persons taking the state cosmetologist-hairstylist licensing examination must possess a high school diploma or GED. Students may, therefore, be admitted to these schools under ability to benefit provisions, complete the course, but then be declared ineligible for the state licensing examination.

One advantage that the Board of Cosmetology has over other licensing authorities is that it also acts as the state's professional licensing agency for salon owners, teachers, and practicing cosmetologists. The Board's knowledge of the occupational field is therefore extensive, and may serve as a potentially useful model for exploring and designing future policy.

The **Department of Labor** regulates those proprietary schools with Job Training Partnership Act (JTPA) program service provider

contracts. The Department automatically grants JTPA approval to those schools already licensed by other state agencies. It also separately approves about 50 private vocational and basic skills training organizations, although many of these are not proprietary vocational schools in the usual sense. Under a contract with the Department of Education, the day to day involvement of Labor with proprietary schools is handled by the Department of Education. Approximately $4 million in JTPA funds is provided to 3,000 job trainees in nearly 100 different proprietary school programs.

The federal performance-based standards required under JTPA contracting rules provide significant consumer protection to trainees. These standards require a certain percentage of a school's payment for training a student to be withheld until course completion and job placement. However, one possible problem with performance-based training (although this is not documented in this report) is that students from low income or disadvantaged backgrounds, who traditionally have lower rates of completion and successful placement than others, may be discouraged by schools from participating in their programs. This would at least suggest that there are limitations to performance-based training.

The **Department of Human Services** indirectly uses proprietary schools for some welfare client job training under the auspices of the Realizing Economic Achievement (REACH) program and through the JTPA program. The Department has recently taken steps to discourage clients from enrolling in an unapproved training program at a proprietary school unless that program is suitable to the training needs of the participant.

The **Casino Control Commission** regulates the activities of the state's four gaming schools which enroll about 2,000 students in short programs and are not eligible for federal aid. While the Commission does not conduct regular on-site monitoring of schools, its regulations and requirements for schools are extensive. The Commission's tuition refund policy is prorated, and its surety bond requirements for

schools ensure that all currently enrolled students would be covered in the event of a school closing. Significant financial disclosure, thorough record keeping requirements, and strict control of school advertising and promotion, enhance the Commission's tight regulation of gaming schools.

**The Division of Motor Vehicles** is responsible for the licensing and regulation of New Jersey's six tractor trailer truck driving schools. Only one of these offers a program long enough (over 300 hours) to be eligible for federal student loans; two others receive a significant amount of JTPA funds (over $350,000). The Division has no regulations which apply specifically to these schools; instead, regulations governing all commercial driving schools are applied to truck driving schools. There are few regulations concerning school finances, there is no clearly defined tuition refund policy, and surety bond requirements may be too low to cover the losses of all students in the case of a sudden school closing. On-site inspections of schools are not regularly conducted, although schools are monitored on-site at initial licensure.

The **Department of the Public Advocate** has no specific regulatory or administrative authority over private vocational schools. However, through its responsibility for protecting the public interest and monitoring the effectiveness of state agencies, it has taken an active role in the discussion of proprietary school regulation and the coordination of state policies. One of the Public Advocate's major concerns is that state regulation protect consumers without restricting access to private vocational training programs for those with disadvantaged backgrounds.

## Issues of Concern

In reviewing the information gathered about each agency's involvement with proprietary schools, several important issues and problems became apparent. These general problems all require some level of attention by one or more of the agencies and constitute the major issues which need to be addressed in the development of a coordinated statewide policy for the regulation of proprietary vocational school education. Although there is a deliberate focus on problems and shortcomings, these findings are not intended to be critical of any of the agencies, each of which has had to create its own regulatory process in an area of low priority, limited resources, and a void in statewide policy direction.

**The development of educational policy and oversight of proprietary vocational school programs is not a central mission or major activity of any state agency.**

The Departments of Education and of Higher Education are the two state agencies with broad responsibility for the development of educational policy in New Jersey, but proprietary vocational schools fall outside the central mission of both. The Department of Education's central mission is the quality of public K-12 education, and private postsecondary vocational school policy concerns have not had a high priority. The Department of Higher Education's central concern is the licensure and funding of collegiate degree-granting institutions, and the only involvement with proprietary schools (except for the two it licenses) comes through the federal student loan programs. Higher Education has taken an active interest in proprietary schools primarily because their high default rates and the administrative irregularities uncovered in audits are undermining the integrity and viability of federal student assistance programs for colleges.

For the Board of Cosmetology, the Division of Motor Vehicles and the Casino Control Commission the licensing of schools represents a minor activity of the agency, and there is little or no staff expertise in educational program or policy issues. The authority to license schools is a logical extension of the agency's jurisdiction over the licensing of individuals to practice the trades or skills which are taught by these schools. For Cosmetology and Motor Vehicles, the primary means of regulation and control is through the outcome of the educational process - certifying that the individual possesses the necessary skills - while the monitoring and oversight of the educational process itself is a secondary consideration. For the Department of Labor proprietary schools represent just one of many different types of job training options and it depends on other agencies for the licensure and approval of schools for JTPA programs.

**The agencies do not have sufficient resources or staff expertise to maintain an adequate level of oversight of the educational programs at the proprietary schools.**

The Department of Education has four professionals (three are funded by fees assessed on the schools) to regulate and perform site inspections of 160 schools, collect and tabulate data, resolve the problems associated with school closures, and help develop policy and legislation. This is the only agency whose staff has any expertise in the educational aspects of vocational school programs. The Department of Labor contracts with Education for the services of a professional to carry out "Chapter 531" school approvals, while one professional devotes perhaps half time to other proprietary school JTPA issues.

The Board of Cosmetology, Division of Motor Vehicles and Casino Control Commission have one professional each who spends less than half time on proprietary school matters. Neither these staff nor the completely separate enforcement bureau personnel who carry out any

on-site monitoring for these agencies, have any vocational education expertise.

The Department of Higher Education, which administers the student loan programs for the NJHEAA, has no specific individual assigned to proprietary school regulation, although three professionals devote about one-third of their time to proprietary school issues. In addition, four auditors are employed to conduct federally mandated program reviews of banks, colleges and proprietary schools as well as the NJHEAA's own school audit program. All of these positions are federally funded, restricted to examining loan program administration problems, and include no one with vocational education background.

The total staff at all six agencies adds up to no more than a dozen full-time equivalent professional positions responsible for regulating and monitoring over 200 schools receiving over $100 million in public funds. Half of these positions are funded by the federal government and concerned primarily with the administration of the federal program funds within the schools rather than any broader educational issues.

**None of the state agencies maintain contact or share information with the proprietary school accrediting associations, whose specific function is to certify the quality of educational programs and the integrity of the school administration.**

Accreditation is the single most important requirement for schools seeking to become eligible for federal student assistance funds. Accrediting associations regularly review the educational quality of schools to ensure that teaching criteria, instructional materials, and other matters meet a minimum set of acceptable standards for continued accreditation.

State agencies which license proprietary vocational schools currently have no formal mechanisms for meeting with accrediting

agencies, reviewing accrediting reports, or comparing licensing or approval criteria with accrediting standards. In fact, relatively little is known about the accreditation process by the agencies, although it could provide important information to enhance their licensure and monitoring role. In some states accreditation is required for proprietary school licensure, as it is in New Jersey for hospitals, nursing schools and all degree-granting institutions of higher education. For colleges (and the two degree-granting proprietary schools), the Department of Higher Education requires reaccreditation as a prerequisite for relicensure. However, Higher Education also monitors the accreditation process by insisting on representation on accreditation team site visits.

Except for the schools which train models, travel agents, and bartenders, the majority of the other trade, technical and business schools licensed by the Department of Education are accredited, as are all but one of the cosmetology schools. Although our information is incomplete, at least 120 of New Jersey's 200 licensed proprietary vocational schools are accredited, most of them by five associations (see Appendix B). These include nearly all schools offering programs requiring over ten weeks of training, and, of course, all schools eligible to participate in federal student aid programs.

Accreditation opens the door for schools to significant sources of money. As data from the Department of Education approved schools show, more than 75 percent of the tuition collected by these schools is derived from federal government sources. Accreditation is a voluntary process and has shortcomings as an effective method of regulation. Once schools become accredited, few lose that status. For example, the National Association of Trade and Technical Schools (NATTS) reports that five percent of the schools seeking reaccreditation (which occurs every five years) in 1988, and 11 percent of the schools seeking first accreditation, were denied. This actually represents a toughening of standards compared to previous years. NATTS also notes that many schools denied accreditation then "shop around" for accredited status with other accrediting

associations with lower standards, although the federal government has begun to deny approval in such cases. A combination of accreditation and a state licensure process which monitors the accreditation process may offer the most effective method of regulation of the larger schools which receive most of the public funds.

**There are no common standards among agencies for school licensure, on-site monitoring, educational program accountability, or skills assessment for placing poorly prepared students.**

State licensing efforts are clearly inconsistent by agency. In essence, schools offering different types of programs are subject to different standards merely by virtue of the fact that one agency regulates the types of training programs they offer. The lack of consistent minimum standards across agencies results in differential standards based solely on the type of training program in which a student is enrolled. For example, students enrolled in training programs regulated by the Department of Education receive far different forms of consumer protection than those enrolled in Department of Labor or Board of Cosmetology and Hairstyling regulated programs.

Inconsistency is also a concern in monitoring for program compliance. Department of Education approved schools are to be monitored biannually, but Department of Labor approved schools and Board of Cosmetology and Hairstyling approved schools are normally monitored for program quality only if the school moves or changes owners. These inconsistent standards represent a lapse in the protection of state and consumer interests, based solely on the agency responsible for licensing different types of programs.

There are no standards for training program accountability to reflect the goals of program completion, job placement, and long-term employment in the field of training. With the exception of the JTPA program, government support for students attending proprietary schools is predicated on their enrollment in a training program rather

than the more worthy goals of completion and job placement. This front-end emphasis rewards institutions for recruiting prospective students but provides no incentives for quality training, assisting students with job placement, or ensuring that the employee/graduate and employer are compatibly matched.

There are no standard criteria for matching the basic skills of prospective students with the job training programs in which they intend to enroll. The self-selection process of enrollment in proprietary schools provides many advantages to the schools but few to prospective students. Schools with the best advertising or marketing materials may attract the most students, regardless of the students' skills or aptitude for successfully completing the program and finding gainful employment in the field.

The federal government and some of the state agencies have tried to address this problem through "ability to benefit" criteria. These standards allow students to be admitted to a postsecondary education without a high school diploma or equivalent and thus become eligible for federal student assistance. However, the broad discretion afforded school officials in determining whether students meet these standards is highly subjective. Anecdotal evidence suggests that the standards of acceptability for admission under current ability to benefit criteria are often extremely low, and perhaps inappropriate for admission to a postsecondary educational program. Proposed federal regulations for the student loan programs will require third party assessment of vocational skills aptitude for all prospective students.

There is clearly a need to develop statewide standards for the assessment of the basic skills of poorly prepared students in relation to the minimum skills level required for the vocational training program in which they intend to enroll. It is not clear how this should be done, however, and the agencies differ in their approach. The Department of Higher Education is concerned about high default rates which it attributes in part to the lack of admission standards

and skills assessment at many proprietary vocational schools, resulting in large numbers of drop-outs who have incurred student loan debts but have not acquired the training necessary to get a job. Because student loans play such a large role in the financing of proprietary school tuition, Higher Education sees this primarily as a consumer protection issue and advocates standardized basic skills testing and required remedial education as part of the "ability to benefit" criteria. The two major licensing agencies, the Department of Education and the Board of Cosmetology, also tend to stress the importance of minimum standards, especially requiring a high school diploma or equivalency. (Although the Board of Cosmetology requires a high school diploma or equivalency for a license, it is not required for admission to a school).

The Public Advocate and the Departments of Labor and of Human Services, concerned about maintaining access to job training programs for disadvantaged and poorly prepared people, caution against establishing standards or tests which will restrict educational opportunity and choice. The difference between the two positions is primarily a matter of emphasis. All the agencies agree that a policy should be developed to provide for a better matching of student skills with appropriate vocational training which strikes an equitable balance between access and consumer protection.

**There are no consistent standards for protecting the consumer's interest through prorated tuition refund policies or adequate financial protection against sudden school closures.**

Proprietary school tuition normally ranges from $3,000 to $6,000, depending on the type and length of the program (compared to about $1,200 at a community college). Students who are not receiving financial aid typically pay the tuition in installments; if they drop out of the program they simply stop paying the installments. However, over half of the New Jersey proprietary school students (and probably over 75 percent of those in cosmetology schools) receive federal student aid grants and loans, and these are usually deposited

with the school to pay tuition in full and in advance. According to the Department of Education's school-reported data (Appendix D), an average of 27 percent of the students drop out. For students who drop out but have paid the tuition in advance, especially if these are loan funds which must be repaid, equitable refund policies and procedures are a very important consumer protection issue.

Refund policies generally tend to favor institutions, if they are mandated at all, and thus fail to fully protect the financial investment of students. Only one of the licensing agencies (the Casino Control Commission) requires a refund policy which is strictly prorated according to the percentage of the program actually completed. Again the standards vary. The Department of Education requires partial proration; the Board of Cosmetology has no refund regulations, but depends on the accrediting association guidelines.

Actual compliance with the existing tuition refund policies has emerged as major area of abuse uncovered in the NJHEAA audits of proprietary school loan program administration. Two schools, which have subsequently closed, paid no refunds at all; another ten schools delayed the payment of refunds beyond the required time period in over half of the cases.

The amount required by most agencies for performance bonds is generally too low to cover student tuition refunds in the event of a school closing, and could lead to significant losses by students left without recourse by a bankrupt or suddenly-closed school. During the last five years at least 30 New Jersey proprietary schools have closed (Appendix C). While they were open these schools received up to $15 million or 30 percent of the proprietary school student loan funds in New Jersey. In 1988 alone more than a dozen schools closed. The Department of Education estimates that the students displaced by these closures were owed over $600,000 in tuition refunds.

Various solutions to the tuition refund problem are possible, but there should be a consistent statewide policy which protects the financial interests of students at all proprietary schools. Performance bond requirements could be made to vary with enrollments, or there could be a state student protection insurance fund like the one under consideration by the legislature (but the proposal is limited to Department of Education licensed schools). Another possibility would be to require all advance tuition payments to be held in an escrow account, which the school would draw down in a prorated manner over the course of the program. This could eliminate the refund problem and limit the amount of the required bond, but it would require regular monitoring to enforce such a requirement.

**The state agencies which administer the funding programs (student loans and job training) depend on the licensing agencies for program oversight and approval, but there are few formal mechanisms for regular exchange of data, program reviews, results or notification of events such as school closures.**

In the course of the Task Force discussion, it was frequently observed that information and data gathered by one agency would be useful to one or more other agencies. In some cases, this information could be used to supplement what has already been collected. In others, it could be used to confirm similar information. Some agencies do share information on an informal basis, and the Departments of Education and Higher Education have been holding regular discussions and exchanging information about proprietary school issues for over a year. A formal process, including all relevant agencies, should be established for this sharing of information.

A permanent working group, composed of representatives of each of the major agencies who have direct responsibility for proprietary school regulation, oversight, and funding, would facilitate such an exchange of information. A permanent working group could also serve as a forum for state agency representatives to air ideas,

discuss recent developments, and improve understanding among different agencies. This working group could go beyond the preliminary investigations of the Task Force by conducting more in-depth studies and by discussing specific details of state regulation and policies. The group should meet on a regular basis.

**There is no systematic collection, tabulation, and publication of basic data about school performance measures such as drop-out rates, graduation rates and placement rates.**

Only the Department of Education has started to collect comprehensive data from schools, and most of the specific references to enrollments and funding are based on this data. Appendix D shows the kind of data being collected by the Department of Education and the calculation of some performance measures such as drop-out rates and placement rates.

If similar data were collected by all the agencies, a statewide job training outcomes database could be developed. Such a database would be a valuable resource to the state and consumers for evaluating the effectiveness of training programs. It could be used to monitor cross-occupational trends, formulate improved state policies and requirements, and inform consumers. Current data collection efforts by some agencies would have to be improved and made consistent before such a database could become operational.

Very little of this data or any specific information about proprietary vocational schools is readily available to the public. A document should be jointly developed by all interested agencies which informs potential consumers of proprietary education about their rights and responsibilities. This document, which should be required to be distributed to all new students, could be used to make students more aware of private postsecondary education. The document could describe student rights regarding tuition refunds, ability to benefit criteria, standards of educational quality, job placement, and other

matters. It could also be used to describe student responsibilities regarding the repayment of loans, attendance requirements, etc.

**The adequacy of state regulation of proprietary vocational schools has become a national issue, and the New Jersey situation is not unique.**

The national concern about the regulation of proprietary vocational schools grew out of numerous federal and state studies of the student loan default problem and the financial and administrative irregularities uncovered in state and federal audits of the loan programs at many of the schools with high default rates. The federal government has responded with stricter loan program regulations aimed specifically at proprietary vocational schools, but Congress has repeatedly insisted that the licensure and control of these schools is the responsibility of the states. Congressman Pat Williams, the Chairman of the House Subcommittee on Postsecondary Education has stated the basic position of Congress succinctly: the federal government will provide funds for access, but it is the responsibility of the states to assure quality.

Dispersed regulatory authority, inadequate staffing, inconsistent standards and lack of basic data about proprietary vocational schools are typical of the situation in many other states. Florida, Tennessee, New York, California and others are also engaged in studying the problems and trying to find solutions. Appendix E contains a brief overview of the efforts in other states to address the same basic issues which are discussed in this report. In October, California adopted legislation to centralize all regulatory authority over proprietary schools in a separate state agency with extensive powers of enforcement, to be funded entirely by school license fees.

## III. RECOMMENDATIONS

**(1) The Chancellor of Higher Education should reconvene the Commissioners of the relevant agencies to discuss options for creating a consistent and coordinated statewide policy of proprietary vocational school oversight.**

The Interagency Task Force was originally established as a result of a meeting of Commissioners convened by the Chancellor of Higher Education to discuss common concerns about proprietary school regulation. The findings of the Task Force presented in this report clearly support the need for a more consistent and coordinated state policy. The Commissioners should meet again to reach agreement on basic policy goals and decide on the best way to proceed.

**(2) A permanent working group of the staff directly involved with proprietary school regulation in the agencies should be appointed by the Commissioners to establish formal mechanisms for the collection, exchange and publication of performance data and information.**

This group should meet regularly to work out the problems of standardizing data collection, developing a statewide job training outcomes database, and creating a document for public information. It could also serve to prepare the staff work required for developing uniform standards among the agencies.

**(3) Each Commissioner should review the recommendations which follow for improvements in each particular agency.**

## Recommendations Regarding Individual Agencies

### Department of Education

The Department should continue to consider revising its tuition refund and performance bond requirements. Currently, the mandated tuition refund policy is not prorated and thereby may favor school interests over those of students. A prorated refund policy, less a small allowance for administrative costs, would protect students by returning a fair share of their investment in the training program. This could also help to reduce some incidences of default on student loans, which must be repaid regardless of whether the program has been completed.

Performance bond requirements are much too low to cover student costs in the event of a school closing (although proposed Student Protection Fund legislation may ease concerns about student losses). These requirements could be changed in two ways. The stipulation that only tuition collected more than 30 days in advance of instruction be guaranteed by bonds appears arbitrary and should be replaced by a requirement to guarantee all advance tuition collected by a school. Also, the option of using "irrevocable letters of credit" in lieu of a performance bond should be eliminated. Letters of credit are known to be extremely complex financial instruments to manage and offer no benefits to the state or students.

Further, the Department's "ability to benefit" criteria, which generally mirror federal regulations, should be tightened. These criteria allow for considerable discretion by schools in determining whether prospective students meet these standards, and therefore may be inappropriate for admission to a postsecondary educational program. Based on anecdotal evidence gathered by the Task Force, it would appear that the "nationally recognized, standardized or industry developed tests" used to examine potential ability to benefit students are of marginal quality. At the least, an independent, third party assessment should be mandated, with stipulations regarding the

vocational skills which should be examined and the score required on any examination to qualify under ability to benefit standards.

The Department should also attempt to work with NJHEAA and other loan guarantee agencies to identify schools flagged through loan audits (or other means) as potential problems. The apparent lack of prioritizing of schools which should be monitored affords no benefits to students attending schools with possible administrative or other deficiencies. Schools such as those identified by NJHEAA as new program participants in 1989, and known to have high rates of default in other states, or reported by banks as having a large number of cancelled loan applications (suggesting some form of recruiting irregularities), should be given highest priority on the monitoring schedule. Similarly, those subject to sanctions by a loan guarantee agency should also be placed under closer regulatory scrutiny.

Department of Higher Education

One area where improvement could be made is in the audit reports prepared by the Department's Management Compliance Unit. MCU audit reports are less constructive than those prepared by other state guarantee agencies and the federal government. More comprehensive, better organized audit reports, which include information on the individual cases audited, could serve to maximize NJHEAA actions and to assist schools seeking to correct deficiencies.

Similarly, stringent efforts should be made to "piggyback" regular audits with those recently mandated by the U.S. Department of Education (for schools with fiscal year default rates over 20 percent). MCU audit procedures should be reviewed and revised to at least parallel the new federally mandated audits. Uniformity in the format of federal and state audits would be the most worthy goal of revised audit procedures.

NJHEAA should also make its own efforts to establish regular contacts with accrediting commissions, and particularly to review

accrediting reports. Strengthened ties between state agencies and accrediting commissions are especially important to NJHEAA since student aid eligibility is predicated on accrediting status.

Board of Cosmetology and Hairstyling

As noted in this report, Board regulations governing program administration and financial standards are generally weak. The Board has limited requirements for regular on-site monitoring of schools. A school which can meet the standards for initial licensure effectively has few concerns with state licensing rules unless a complaint is lodged against it. Even in these instances, the fact that non-Board Enforcement Bureau personnel are used to conduct on-site inspections generally limits the likely effect that monitoring could have on protecting consumer interests. Thus, regular and more thorough monitoring of all Board regulated schools should be initiated. Board members or staff should accompany Enforcement Bureau personnel on all monitoring visits.

Another probable cause for concern is that there are no explicit requirements for tuition refunds contained in Board regulations. Also, performance bond requirements are so low--a maximum of $20,000 per school--that only a handful of students would be able to recoup lost tuition dollars in the event of a sudden school closure. Tuition refund policies, equaling at least the standards applied by the Department of Education, should become an explicit part of Board regulations. Performance bond standards also should be drastically revised to reflect the significant costs per student associated with attendance at a cosmetology school.

Yet another concern is that the Board has no licensing criteria for admitting ability to benefit students. However, when a licensed school registers a student with the Board, it must demonstrate that the student has been informed that he or she must meets the minimum requirements for admission to licensing examinations. One requirement for admission to the licensing examination is that the student

must possess a high school diploma or equivalent. In practice, this means that a student may be admitted to a cosmetology school under ability to benefit provisions of federal student aid programs, complete the course of study, but then be ineligible to take the state licensing examination. Detailed ability to benefit standards thus should be incorporated into Board regulations.

Data collection efforts by the Board should also be overhauled and updated. The Board should require, on an annual basis, detailed reports from all schools concerning sources of tuition, breakdowns by type of student aid, etc. Data on both enrollments and finance should be computerized and made available to other state agencies with an interest in cosmetology schools. Similarly, data on program completion and job placement should be collected annually rather than biannually (at relicensure), as is currently the case. This data should be audited and then made available to the public.

Department of Labor

The Department should reconsider its policy of automatic approval of proprietary schools licensed by other state agencies. As noted in this report, licensing or approval criteria vary widely by state agency. This suggests that students in different types of training programs may receive varying levels of consumer protection. Uniform approval criteria would improve this situation.

The Department should also consider revising its contract with the Department of Education regarding Chapter 531 approvals. Currently, the person at Education who works on this approval process for Labor is a member of the Division of Vocational Education but is not a part of the Private Vocational School Unit. Labor may be better served if this person functioned as part of the Unit, thus ensuring that all of Education's expertise concerning proprietary schools is utilized in Chapter 531 approvals.

Division of Motor Vehicles

The Division of Motor Vehicles should explicitly recognize in its regulations the difference between commercial driving programs for general personal use and tractor trailer driving programs designed as vocational training. Tractor trailer driving programs should have higher minimum standards, and schools offering these longer, costly programs (over 300 hours in order to qualify for federal aid) should meet special consumer protection requirements such as prorated tuition refund policies and variable performance bonds.

Although there is currently only one tractor trailer driving school in New Jersey which qualifies for federal student aid, and this is a relatively new program, the experience in other states has been that tractor trailer driving schools appear to be particularly prone to high default rates and administrative irregularities in the student loan programs. The Division of Motor Vehicles should also collect and make public basic accountability data from the tractor trailer schools on tuition, enrollments, withdrawals, graduation and placement rates.

# STATE AGENCY REGULATION, OVERSIGHT, AND FUNDING OF PROGRAMS AT PROPRIETARY VOCATIONAL SCHOOLS IN NEW JERSEY

**Report of the New Jersey Interagency Task Force on Proprietary Vocational Schools**

## IV. Appendix


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## Appendix A: Description of Agency Activities


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## DEPARTMENT OF EDUCATION

**General Role and Scope of Activities**

The Department of Education serves as the primary regulatory agency for private vocational schools in New Jersey. The Department registers and regulates the activities of many of the state's private vocational schools, as this term is defined in state law and regulations.

Institutions that fall under the definition of "private vocational schools" include those that operate as a business enterprise and maintain a place of business within the state, and which:

- o solicit students from the general public;
- o charge tuition and/or other fees;
- o offer instruction to a group of four or more students at one time;
- o offer preparatory instruction to pupils for entry level employment or for upgrading in a specific occupational field (occupational fields defined by the U.S. Department of Education).

In practical terms, this means that the Department of Education regulates all for-profit, postsecondary vocational schools, unless otherwise stated. Schools specifically defined by state law or regulation as being excluded from Department of Education rules are:

- o Institutions whose offerings are avocational, cultural, or recreational in nature;
- o Courses or programs conducted by an employer for training and upgrading of employees without cost to the employee;
- o Courses or programs conducted under contract with an employer, at no cost to the employee other than the cost of books, supplies, tools, or equipment which become the property of the employee;
- o Institutions regulated by the state Board of Cosmetology and Hairstyling;
- o Courses or programs licensed by the Casino Control Commission;
- o Commercial driving schools, which are licensed by the Division of Motor Vehicles;
- o Real estate schools, which are regulated by the Real Estate Commission;

- o Courses or programs for the purpose of preparing pupils for the State Insurance Certificate, which are approved by the Department of Insurance;

- o Ground and air flight training schools whose curricula and instructors are licensed and approved by the Federal Aviation Administration;* and

- o Courses, programs or schools which are subject to approval or regulation by the State Board of Higher Education.*[1]

Responsibility within the Department of Education for the approval and regulation of proprietary schools falls to the Division of Vocational Education. In general, the Division approves new schools and annually recertifies existing schools; evaluates curricula and revisions thereto; investigates complaints; approves the qualifications of school personnel; addresses inquiries concerning laws, regulations, and policy; and assists in activities associated with school closings. These responsibilities, including monitoring activities, are discussed in further detail below.

## Statutory and Regulatory Provisions

A full accounting herein of the statutory and regulatory provisions related to proprietary schools that fall under the jurisdiction of the Department of Education would be both impractical and ill-suited to the purposes of this report. This section summarizes the important elements of state laws and regulations and attempts to clarify those provisions identified in interviews with agency staff as being of the most concern at present. Unless otherwise noted, statutory language may be found at NJSA 18A:69 and regulatory language at NJAC 6:46.

Each school must apply for a certificate of approval from the Department before students may be enrolled. The school must be operated by a "resident director" (approved by the Department) who assumes responsibility for the total operation of the school. A new certificate of approval must be requested and granted annually for a school to continue operation.

Certificates of approval are valid for a period of one year. Schools must file an application for renewal no later than 60 calendar days prior to the expiration of the certificate of approval. The

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[1]These last two items were adopted at 21 N.J.R. 1137, and became effective May 1, 1989. Amendments to existing regulations, which were last revised in October, 1987, were promulgated in response to P.L. 1987, c.375, effective January 7, 1988. Further discussion of these new amendments appears later in this chapter, where appropriate.

renewal application must contain copies of all external audits and program reviews conducted since the last approval, including accrediting agency reports. A change in ownership, or change in location without prior approval of the Department, invalidates the certificate of approval.

Prior to the enrollment of students in approved courses or programs at proprietary schools, all facilities and equipment must be inspected and approved by the Department. Documents indicating that the appropriate fire, health, and occupancy permits have been obtained must be submitted. Upon application for renewal, schools must certify continuing compliance with appropriate fire and health requirements.

School personnel, including the director, all instructors, administrative staff (except clerical personnel), and recruiting officers must apply for and receive approval from the Department. Such approvals are valid as long as that person is employed by the school. All personnel except instructors will generally qualify under state regulations if they can document previous experience and/or an appropriate educational background. Instructors must demonstrate competency in the subject(s) to be taught, as indicated by <u>one</u> of the following:

- o Possessing an appropriate instructional certificate issued by the State Board of Examiners;
- o Possessing a minimum of a baccalaureate degree from a recognized institution with a major or specialization in the subject area;
- o Attaining journeyperson's status by possessing a certificate of completion of apprentice training in the subject area;
- o Obtaining a passing score on the written portion of the appropriate National Occupational Competency Examination;
- o Obtaining a passing score on the National Teacher Examination in the appropriate subject area;
- o Possessing a certificate of completion from an approved school, a license or rating in the occupational area to be taught;
- o Earning the minimum of an associate's degree from an approved institution with a major or specialization in the subject area to be taught;
- o Possessing a high school diploma or its equivalent and six years full time employment in the skilled trade or technical occupation to be taught; or
- o Possessing a high school diploma or its equivalent and three years full time employment in the business or service occupation to be taught.

According to new regulations, persons utilized by the school for the purpose of recruiting students must be employees of the school. This precludes schools from using separate and unaffiliated salespersons to recruit students for enrollment. These "admissions, field, or sales" representatives do not have the authority to approve or sign a student's financial loan or grant application, however.

Potential owners of proprietary schools must demonstrate to the Department that they are capable of establishing a legitimate school and have a reasonable prospect for success. A criminal history review, prepared by the New Jersey State Police, must be submitted annually with the application for renewal of the certificate of approval. Out-of-state owners must also obtain a certificate of authority to conduct business in New Jersey from the Secretary of State, as required by NJSA 14A:13-3. Prior to initial approval and on an annual basis thereafter, all owners must also submit certified financial statements to the Department.

Each school that receives a certificate of approval and collects tuition 30 or more days in advance of instruction is required to obtain a performance bond or irrevocable letter of credit. The bond or letter of credit must be payable to the Department Commissioner in the amount of the projected advance tuition accepted by the school. (Further discussion of this bonding requirement, and other safeguards designed to protect students in the event of a school closing, appears later in this section.)

Only those courses and programs that have been reviewed, evaluated, and approved by the Department may be offered by a private vocational school. The new regulations also prohibit schools from advertising unapproved courses or implying that such courses are approved by the Department. Each request for course or program approval must include information on vocational objectives, the content of the course or program, the methods of instruction to be used, competencies needed by pupils prior to enrollment, and other information.

Tuition and fees charges must be filed with the Department. The Department must be notified of all cost changes 60 days before they become effective. Schools may not increase tuition and/or fees for students already accepted for enrollment. An application fee up to a maximum of $25 may be charged to help defray the costs of obtaining records or transcripts and testing applicants. A registration fee of up to 15 percent of the total tuition cost or $100, whichever is less, may also be charged. The registration fee must be credited to the pupil's tuition account and is non refundable, unless the student cancels the enrollment agreement (see below) within three business days after acceptance by the school.

Other fees may also be charged by the school. These charges may include, but not be limited to, items such as laboratory and pupil activity fees. The amount and type of such additional fees must be expressed separately from tuition and must be clearly stated in the school bulletin, enrollment agreement, and application for enrollment.

The school must also itemize the estimated cost of books, equipment, and supplies, and cannot require students to purchase such items from the school if they are available on the general market.

One of the more complex matters in the regulation of proprietary schools under the jurisdiction of the Department of Education involves the policy for tuition and other refunds. If the pupil withdraws prior to completion, or the student is terminated by the school for cause, the following provisions are applicable:

o The school may retain all of the registration fee and require that all books, equipment, and tools purchased from the school be retained by the pupil;

o Where other fees have been charged, the refund must be based on the extent to which the student has benefited. For example, graduation fees should be refunded but student activity fees may be prorated;

o For tuition refunds, the length of the course determines the amount to be repaid to students. For example:

a. In courses of 300 hours or less, the school may retain a pro rata portion of the tuition calculated on a weekly basis;

b. In courses of 300 to 1200 hours, the school may retain the following percentage of total tuition:

--ten percent if withdrawal occurs in the first week;

--twenty percent if withdrawal occurs in the second or third week;

--forty five percent after completion of the third week but prior to completion of 25 percent of the course;

--seventy percent if withdrawal occurs after 25 percent but not more than 50 percent of the course has been completed;

--one hundred percent if withdrawal occurs after completion of more than 50 percent of the course.

All refunds must be sent to students no later than 30 calendar days after the date of termination of enrollment.

An enrollment agreement serves as the contract between the school and the student. The agreement must be signed by the

student and a designated school official [2] and shall contain specific information concerning the name and length of the course or program, tuition and other costs, refund policy, and other pertinent facts related to the student's consumer rights.

Lengthy requirements concerning the publication of a school bulletin are stipulated in state regulations. The bulletin serves as the official statement of the school's policies, regulations, tuition, and other fees. The school bulletin must be approved by the Department and should be revised and updated as conditions warrant.

Also lengthy are the requirements concerning the maintenance of school records. Each school must have in its possession the following records:

- General records that contain:

  a. official notification from the Department indicating approval of courses and programs;

  b. a copy of each currently approved course or program;

  c. a copy of all promotional materials, school bulletins, advertising materials, enrollment agreements, and applications.

- Student records for every pupil admitted. These records must be maintained for five years and should contain:

  a. attendance, academic progress, grades, enrollment, and completion dates for each course or program, plus evidence of meeting requirements of "ability to benefit" provisions (see below);

  b. an evaluation of the student's previous training, education, or experience if credit has been granted;

  c. placement data for students who complete the program, showing the employer, job title, date of hire, and starting salary;

  d. the completed enrollment agreement and application for enrollment;

  e. records of academic or other counseling;

  f. financial records, including all tuition and other fees paid by and due from the student.

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[2] Except an admissions, field, or sales representative, according to the new regulations.

g. a worksheet showing the method used to calculate any refund monies due and paid to a student;

h. student aid information, including the source and amount of all grants, loans, and scholarships.

o Personnel records for all administrative, instructional, and sales staff that contain:

a. evidence of job qualifications;

b. performance evaluations;

c. a copy of approvals (see above) issued by the Department.

o A permanent record containing pupil identification information, courses and programs completed, grades, period of attendance, and dates of course or program completion or withdrawal. In the event of a school closing, the records should be forwarded to the county superintendent of schools.

Normally, the minimum requirement for a student to be accepted for enrollment in a private vocational school is a high school diploma or its equivalent. However, students may be admitted by the school on the "ability to benefit" from the education or training offered by the school. Previous regulations stipulated that students without a high school diploma or GED could be administered a nationally recognized, standardized or industry-developed test that measured the applicant's ability to successfully complete the course or program. Based on the results of the test, the school director could determine whether in fact the student had an "ability to benefit" from the course or program and be admitted to the school. These superseded regulations also noted that students failing to meet "ability to benefit" criteria could be admitted and enrolled in a program of remedial or developmental education. Following the program, the director could reevaluate the student for compliance with "ability to benefit" criteria.

However, the new regulations adopted at 21 N.J.R. 1137 now require a student to pass the test(s) noted above before he or she can be admitted. The amendments also require that copies of tests used, and the minimum passing grade, be forwarded to the Department. The new regulations also clarify the requirements to preclude a private vocational school from serving as the provider of remedial or developmental education.

Schools may not retain students who fail to meet minimum academic standards or who exceed the threshold of more than 20 percent unexcused absences. Schools are also prohibited from encouraging students to leave another educational institution or from inducing pupils to change plans after having signed an enrollment form at another institution.

Safeguards also exist concerning publicity, advertising, and solicitation of students. In general, proprietary schools are enjoined from making any statement, illustration, representation, or omission that may mislead the public. They are expressly prohibited from:

- o advertising in conjunction with any other business or establishment;
- o advertising or promoting school activities as employment rather than education or training;
- o making direct or implied statements assuring jobs or membership in unions;
- o advertising the price of tuition without mentioning the exact name of the course or program, the number of instructional hours, and the costs of equipment and supplies.
- o using illustrations that do not depict the school being advertised;
- o advertising accreditation not recognized by the U.S. Department of Education or the Council on Postsecondary Accreditation;
- o guaranteeing placement for graduates or implying the guarantee of employment or of any certain wage or salary;
- o advertising placement statistics, unless these statistics are verified by the Department of Education;
- o referring to approval by the Department of Education, except by the phrase "Approved by the New Jersey Department of Education."

Proprietary schools may offer their own financial assistance programs for students. Loans made to students shall not exceed 2.5 percent over the prime interest rate in effect 30 days in advance of the loan. "Service" scholarships may only be granted for actual performance of duties. Payment for such service scholarships may not exceed current local rates for comparable duties.

The new regulations add rules implementing P.L. 1987, c.375, effective January 7, 1988. The law requires the payment of fees for the initial approval and annual renewal of certificates of approval. It also calls for such fees from out-of-state schools who recruit New Jersey residents within the borders of the state. Out-of-state proprietary schools are also required to pay fees to register marketing representatives who solicit students within state borders.

Both in-state schools and out-of-state schools that recruit in New Jersey must pay an initial fee of $700 for up to 10 school sites and $70 for each additional site. For each annual request for renewal, a fee of $450 for up to 10 school sites and $45 for each additional

site must be paid. Each initial and annual request to register an out-of-state marketing representative is subject to a fee of $25.

Violation of any of these legislative or regulatory provisions permits the Commissioner of the Department of Education to revoke or withhold the certificate of approval. Sanctions that place reasonable conditions on the continued operation of the school may also be imposed. Schools that have had their approval revoked or withheld by the Department must be reported to relevant accrediting agencies, the Department of Higher Education, the Higher Education Assistance Authority, and other student loan guarantors operating in the state. Any school that operates or continues to operate without approval may be referred to the Attorney General, who can obtain an order to show cause why the school should not be enjoined from continuing to operate in violation of the law.

Agency Staffing, Monitoring Requirements, and Data Issues

The Division of Vocational Education assumes responsibility for the regulation and oversight of proprietary schools under the jurisdiction of the Department of Education. Within the Division, under the supervision of the Manager of the Postsecondary/Special Services Bureau, is a Private Vocational School Unit that performs most of the supervisory and monitoring tasks required by state law and regulation. The Unit also is responsible for Department activities related to correspondence schools and certain activities related to public schools wishing[3] to contract for services with regulated private vocational schools.

Since March, 1988, the Unit has consisted of four professionals and one clerical staff member.[4] The Unit conducts all activities related to the regulation of proprietary schools, including: approving new schools; annually recertifying existing schools; evaluating existing curricula and any revisions; investigating complaints; approving the qualifications of school personnel; addressing inquiries concerning laws, regulations, and policy; and coordinating activities associated with school closings. All on site monitoring tasks are conducted by Unit staff members.

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[3]There are a total of eight correspondence schools under the supervision of the Unit. These schools are required to meet requirements similar to those for residential private vocational schools, although no on-site monitoring is done. Laws governing correspondence schools may be found at NJSA 18A:69-7. Pertinent regulations may be found at NJAC 6:46-5.1.

[4]For several years the Division devoted two professionals to the tasks related to the regulation of proprietary schools. This number dropped to one in 1983 and did not increase until 1987.

Current regulations require the monitoring of all proprietary schools on an annual basis. A monitoring schedule is developed by the Unit, and each school director is notified in advance of the date established for the monitoring visit. Prior to the visit, a copy of the monitoring instrument is sent to the school director. The monitoring instrument contains a list of all relevant regulations that must be met and specific indicators needed to demonstrate compliance with the requirements.

During the on-site visit, Unit monitors (acting in teams of two persons) record all findings on a standard worksheet. Monitors review the findings with the school director during an exit conference. Formal notification of findings, including copies of the completed worksheets and a recommendation from the Division to the Commissioner that approval of the school be continued or suspended, must be sent to the school director within 20 work days. If the Division recommends that the Commissioner suspend approval of the school, the school must be granted 30 days (from receipt of the formal notification) to document that the unacceptable indicators have been corrected. Failure to correct deficiencies within this 30 day period may result in the suspension of the school's certificate of approval.

The new regulations require that each approved school be monitored prior to December 31, 1989. Thereafter, monitoring will be required once every two years. According to Division staff, this change has been necessitated by the fact that Unit staff spend an average of three days per week conducting on-site monitoring visits. This has stretched Unit resources and allows inadequate time for other responsibilities.

According to agency staff, no school is known to have lost its certificate of approval as a result of Department action. In several instances the Department has initiated actions against schools to revoke licensing. Many schools subsequently appealed decisions by the Department to suspend approval. However, most of these schools closed before the formal order was received.

As of February, 1989, the Unit is responsible for a total of 156 proprietary schools approved by the Department of Education. In addition, 92 satellite or branch locations must be monitored by the Unit to ensure that facilities and equipment meet standards proscribed by regulation. Eighty two of the 156 approved schools are accredited. A directory of all approved private vocational schools is published by the Unit on a biannual basis.

State regulation requires each school to submit an annual pupil enrollment and tuition source report to the Department. The reports must cover the period from July 1 through June 30 of the preceding school year and include information on student retention rates, sources of tuition paid, and other data. The tuition source reports were not required until the 1987-88 school year, which was the only year of comprehensive data available when this report was written.

Enrollment in the 156 schools and 92 branch campuses for 1987-88 was approximately 50,000 students. Enrollment in these schools varied from less than 100 to more than 3,500 on an annual basis. As the table below shows, total enrollment in New Jersey proprietary schools regulated by the Department has varied considerably in the past few years, although enrollments are clearly much higher than they were in the late 1960s and 1970s.

ENROLLMENTS IN PROPRIETARY SCHOOLS
REGULATED BY THE DEPARTMENT OF EDUCATION

| School Year | Enrollment | School Year | Enrollment |
|---|---|---|---|
| 1966-67 | 11,611 | 1977-78 | 28,342 |
| 1967-68 | 12,821 | 1978-79 | 34,251 |
| 1968-69 | 16,400 | 1979-80 | 36,222 |
| 1969-70 | 17,269 | 1980-81 | 40,295 |
| 1970-71 | 18,417 | 1981-82 | 43,268 |
| 1971-72 | 17,935 | 1982-83 | 47,873 |
| 1972-73 | 19,879 | 1983-84 | 49,488 |
| 1973-74 | 19,208 | 1984-85 | 51,403 |
| 1974-75 | 23,072 | 1985-86 | 42,558 |
| 1975-76 | 23,005 | 1986-87 | 48,354 |
| 1976-77 | 25,695 | 1987-88 | 50,000 (est.) |

Data from the tuition source reports show that more than $100 million was collected in tuition revenues by proprietary schools in the 1987-88 year. Tuition revenues received by schools eligible for federal student aid were as follows:

| Number of Schools Participating | Program | Amount Received |
|---|---|---|
| 78 | Pell Grants | $14.2 million |
| 41 | SEOG Grants | 1.0 million |
| 82 | GSL Loans | 39.9 million |
| 56 | PLUS Loans | 2.7 million |
| 60 | SLS Loans | 13.8 million |
| | | $71.6 million |

These schools also reported $21 million in revenues derived from personal or family resources.

An additional 38 schools were not eligible for, or did not participate in, federal loan or grant programs. These schools reported $3.6 million in revenues derived from personal or family resources. In addition, 87 schools reported these other sources and amounts of tuition revenues:

| | |
|---|---|
| College Work Study | $ 92,000 |
| Perkins Loans | 1,265,000 |
| JTPA | 3,517,000 |
| Vocational Rehabilitation | 960,000 |
| Veterans Training | 454,000 |
| Other Sources | 1,271,000 |
| | $7,560,000 |

Thus the total estimated tuition collected by proprietary schools regulated by the Department of Education during the 1987-88 school year was approximately $104 million. However, this number does not reflect the tuition revenues of 15 schools not eligible for loan and grant programs--and one school eligible for such assistance--that did not file tuition source reports. The available data suggests that more than 75 percent of the tuition collected by these schools is derived from federal and state government sources. This breaks down to approximately 75 percent in loan funds, with the remaining 25 percent in grant or work funds.

## DEPARTMENT OF HIGHER EDUCATION, NEW JERSEY HIGHER EDUCATION ASSISTANCE AUTHORITY

General Role and Scope of Activities

The Department of Higher Education is primarily concerned with policymaking and administrative tasks related to state higher education institutions. However, within the Department is a separate authority that significantly relates to proprietary schools. This is the New Jersey Higher Education Assistance Authority (NJHEAA), which is empowered by state law to guarantee and make student loans.

The workings of the Department and NJHEAA are interconnected. The NJHEAA is a seven member board, appointed by the Governor, that serves as the policymaking body for the state's Higher Education Loan Programs. Through its Office of Student Loans, the Department serves as the administrative agent for NJHEAA and these programs. Because proprietary school students are not eligible for state grant assistance (which is also administered by the Department), the extent of Department interaction with proprietary schools is limited to student loan program administration and specific criteria related to loans.[5]

The NJHEAA's legislatively defined purpose is to assure access to, and availability of, guaranteed student loans to qualified persons for attendance at approved postsecondary education institutions. To support its loan guarantee functions, NJHEAA may issue bonds, enter into contracts, and take legal action. Although, by statute, NJHEAA is considered an instrument of the state, it is prohibited from pledging the use of state funds to support its efforts. Money to operate its programs must come from state appropriations or be generated by the activities it undertakes.

The overwhelming majority of loans to students with the backing of NJHEAA guarantee are made through the auspices of federal guaranteed student loan programs. While a detailed discussion of the interactions between states and the federal government concerning the administration of student loan programs is beyond the scope of this report, several basic points need to be covered.

The U.S. Department of Education serves as the federal agency responsible for the administration of guaranteed student loan programs. Its role is to interpret and apply program laws and regulations and to set standards for the administration of the programs. It

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[5]The exceptions are two proprietary schools which fall under the direct regulatory control of the Department. This is because these schools are degree granting institutions--as opposed to certificate granting--and thus come under the jurisdiction of the Department.

also finances the many costs of the programs through various mechanisms.

The NJHEAA serves as an agent of the federal government in the administration of guaranteed student loans. It also acts as an intermediary between the federal government and loan recipients. Five separate agreements govern the relationship between NJHEAA and the federal government regarding program participation. These include:

- a basic program agreement;
- an agreement regarding federal advances for claim payments;
- a reinsurance agreement;
- a supplemental reinsurance agreement; and
- a secondary administrative cost agreement.

For our purposes, the important agreements are the basic program agreement and the reinsurance agreements. The basic program agreement spells out the requirements for loan guarantee programs administered by a guarantee agency. It allows borrowers to qualify for interest benefits (assuring borrowers of a fixed, usually below market interest rate), which are paid to lenders on their behalf. It also allows lenders to receive "special allowance" payments (paid to ensure that lenders receive close to a market rate of return) and to receive payments on death, disability, and bankruptcy claims through the guarantee agency. As a further consequence of the basic agreement, guarantee agencies are also eligible for administrative costs equal to up to one percent of the dollar amount of all loans guaranteed.

The reinsurance agreements form the backbone of NJHEAA activities. The guarantee provided by NJHEAA assures lenders that they are protected against loss of principal and interest on loans defaulted by borrowers. If the borrower does not fulfill his or her obligation to repay, the NJHEAA will reimburse the lender for the outstanding principal balance and up to 270 days of past due, accrued interest. Once lender claims on defaulted loans are accepted and paid by NJHEAA, the federal government reimburses NJHEAA in accordance with the reinsurance agreements.

The basic federal reinsurance agreement provides for 80 percent reimbursement of NJHEAA losses. The supplemental reinsurance agreement provides for additional reimbursement up to a full 100 percent. Supplemental reinsurance is tied to an annual measure of defaulted loans guaranteed by NJHEAA.

The three main NJHEAA components are the Stafford Loan (formerly Guaranteed Student Loan) program, the Parent Loans for Undergraduate Students (PLUS) program, and the Supplemental Loans

for Students (SLS) program. Stafford is the primary student loan program. Eligibility for a Stafford loan is determined based on an analysis of the student's need for financial assistance. Eligible students in their first or second year of undergraduate study may borrow up to $2,625 per academic year, while upper level undergraduates may borrow up to $4,000 per year. Undergraduates may borrow up to a cumulative maximum of $17,250. Borrowers are allowed a minimum of five, but no more than ten, years to repay Stafford loans. Repayment does not begin until the termination of matriculation and after the expiration of a grace period. Stafford loans are fully subsidized, meaning that all interest charges while the student is in school are paid by the federal government. The interest rate on Stafford loans is fixed.

The PLUS program provides variable rate, unsubsidized loans to parents of students to assist them in meeting the costs of their children's education. No analysis of need for student financial assistance is conducted. Parents may borrow up to a maximum of $4,000 per year and $20,000 cumulatively under the PLUS program. Borrowers are allowed a minimum of five, but no more than ten, years to repay PLUS loans. PLUS loan payments begin shortly after receipt.

The SLS program provides variable rate, unsubsidized loans to independent students to help meet the costs of education. The terms and conditions under which SLS loans are made are similar to those for the PLUS program. The only significant difference is that a 1988 federal law requires SLS borrowers to apply for and expend their Stafford loan eligibility before applying for a SLS loan. The SLS program is now the second largest student loan program nationally.

The NJHEAA also participates in federal student loan consolidation and refinancing programs. These programs are designed to allow students to lessen the burden of loan repayment by taking advantage of lower interest rates, extended repayment periods, and reduced monthly payments. Further, the NJHEAA operates a Direct Stafford Loan program, which allows it to serve as a "lender of last resort," making loans to New Jersey residents who have difficulty obtaining Stafford loans from commercial lenders. In the past dozen years less than two million dollars cumulatively has been loaned under the "lender of last resort" provisions. The majority of these loans were made during the 1977 to 1980 period, however, making direct lending virtually obsolete for NJHEAA.

As the operational arm of the NJHEAA, the Office of Student Loans within the Department of Higher Education is charged with the day-to-day administration and operation of these loan programs. The Office is responsible for activities including loan processing, preclaims assistance, claims processing, and default collections. The specific responsibilities of the Office related to proprietary schools, including audit activities conducted by the Department's separate Management Compliance Unit, are discussed in further detail below.

**Statutory and Regulatory Provisions**

As an agent of the federal government concerned with the administration of guaranteed student loan programs in New Jersey, NJHEAA must adhere to federal laws and regulations governing these programs. However, the state legislature and NJHEAA may promulgate laws and regulations related to student loan program administration, provided they do not contradict federal standards. Thus this section provides an overview of both federal and state laws and regulations concerning guaranteed student loans. The emphasis, of course, will be on those issues and tasks that relate most closely to the making of loans to students in private vocational schools. Unless otherwise noted, federal regulations may be found at 34 CFR 600.[6] New Jersey statutory language may be found at NJSA 18A:72 and regulatory language at NJAC 9:9.

It is important to note that federal law permits more than one guarantee agency to guarantee loans in a single state. Agencies that act as "multi-state guarantors" may be national guarantors-- which primarily serve states without an individual guarantee agency- -or may simply be state guarantee agencies consciously conducting business outside of their own borders. Presently several guarantee agencies other than NJHEAA guarantee loans in New Jersey. Likewise, NJHEAA guarantees loans for students attending school outside of the state. The implications of this are discussed later in this chapter and in the concluding chapter of this report.

Each school interested in becoming eligible for student loan assistance must apply to the U.S. Department of Education. To participate in the guaranteed loan programs, a school must: establish its basic eligibility as an institution of higher education or vocational school; apply for certification as administratively capable and financially responsible; and, enter into a written program participation agreement with the U.S. Department of Education.

A proprietary school may establish its eligibility as a vocational institution if it:

- o is legally authorized in each state in which it operates and provides within that state a postsecondary vocational or technical education program;

- o operates a program designed to provide occupational skills more advanced than those generally offered at the high school level, and to equip individuals for useful employment in recognized occupations;

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[6]General requirements governing all of the federal student assistance programs begin at 34 CFR 600. Specific requirements related to guaranteed loan programs appear in subsequent sections of the federal code.

- provides no less than 300 clock hours of supervised training (or 8 semester or trimester hours or units, if credit hours or units are used);

- is accredited by a nationally recognized accrediting agency or association;

- has been in existence for at least two years;

- does not use or employ commissioned salespersons to promote the availability of federally guaranteed student loans; and

- admits as regular students only those who have completed or left elementary or secondary school and who have the ability to benefit from the training.

Federal "ability to benefit" standards state that schools must consistently apply standards and procedures for determining whether their regularly admitted prospective students have the ability to benefit from the education or training if such students do not have a high school diploma or equivalent. A student admitted under ability to benefit criteria must:

--receive the general education diploma prior to graduation or by the end of the first year of study, whichever is sooner;

--be counseled prior to admission and be enrolled in and successfully complete the institutionally prescribed program of remedial education; or

--be administered a nationally recognized, standardized, or industry developed test, subject to criteria developed by the appropriate accrediting commission, measuring the applicant's aptitude for successfully completing the program.

The school must also be able to document that its standards were applied in making the ability to benefit determination. This documentation must be retained by the school for a period of five years.

According to federal regulations, a school is considered administratively capable of administering federal student loan programs if it:[7]

- establishes and maintains required student and financial records;

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[7]Other standards, not applicable to this report, also apply.

- o designates a capable individual to be responsible for administering federal student aid programs and coordinating those programs with the school's other financial assistance programs;

- o has a financial aid office staff adequately staffed to serve the needs of administering applications, funds, programs, etc.

- o establishes, publishes, and applies reasonable standards for measuring whether a student is maintaining satisfactory progress in the course of study;

- o develops an adequate system for verifying the consistency of the information it receives from different sources with respect to a student's application for federal aid

- o provides adequate financial aid counseling to students, especially pertaining to the rights and responsibilities of the student with respect to enrollment and the receipt of aid, standards for satisfactory progress, the school's refund policy, and other matters.

The school must also demonstrate that it can provide these administrative resources, deliver the educational services stated in its official publications, and meet all its financial obligations (including refunds) in order to be considered financially responsible.

From the federal government's perspective, formal eligibility for school participation becomes effective when the U.S. Secretary of Education signs the program participation agreement. Eligibility can change if: there is a change in ownership or control of the school; the name, address, or level of offering of the programs are altered; additional programs or branch campuses are added.

To participate in NJHEAA, a school must meet all federal requirements for eligibility and administrative capability, and must possess a program participation agreement. Vocational schools (including all proprietary institutions) must also complete the "Request for Approval under Higher Education Assistance Authority Act." The purpose of this application is to ensure that the school meets specific state requirements for loan program participation, as noted in previous and succeeding sections of this report.

One type of school eligible to participate in federal student loan programs but ineligible under New Jersey guidelines is correspondence schools. These schools are not considered in this report.

Many other federal requirements for institutional eligibility also apply. One requirement of relevance to the present examination is the scope and content of a school's written or published institutional and financial assistance information. This consumer information must be provided to all enrolled students and any prospective students who request such information.

The financial assistance information must include materials that describe the programs, application procedures, student eligibility requirements, criteria for selecting recipients and determining award amounts, and the rights and responsibilities of students receiving student assistance. In turn, the description of rights and responsibilities must include information about loan terms, disbursements, standards for satisfactory progress, and other matters.

The institutional information materials must include a variety of diverse information. Requirements include specific information about the academic program, accrediting status, and cost of attendance estimates. The information also must contain a statement of the institutional refund policy and employment, graduation, and other information for schools that advertise job placement rates.

Federal laws and regulations require many other steps to be taken by schools participation in the guaranteed loan programs. Federal guidelines spell out specific responsibilities in conjunction with: the loan application process; recordkeeping, especially pertaining to student enrollment status and withdrawal; payment of refunds; and other matters. These guidelines are used to certify that borrowers meet eligibility criteria, that schools keep accurate files pertaining to student loans, and that schools act in the best interest of students at all times. The federal approach has been characterized as attempting to protect the integrity of student loan programs. This is accomplished by steps that are taken to help ensure the proper use of taxpayer dollars and to provide adequate consumer protection safeguards for students.

The NJHEAA regulations regarding institution compliance with federal and state guidelines are designed to address these program integrity concerns. Based on its experience with previous program compliance efforts, including the audits noted in the introduction to this report, the NJHEAA recently enacted new regulations governing program audits conducted by the Department of Higher Education's Management Compliance Unit. Institutions found to be in noncompliance as a result of such audits are subject to corrective or disciplinary action, as explained below.

Each school participating in the Stafford Loan program is subject to selection for a program compliance audit.[8] While the schools selected for audits are solely determined by the Office of Student Loans, regulations note that those with a default rate in excess of 20 percent have a significant probability of selection. The audits cover

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[8]Federal regulations require guarantee agencies to conduct, at a minimum, on-site audits of the top two percent, or ten largest, schools participating in the Stafford Loan program. Audits of PLUS/SLS program compliance are the responsibility of the U. S. Department of Education.

the prior two fiscal years, although this may be expanded to five years if preliminary findings indicate significant noncompliance.

In the performance of these audits, the following areas may be used to ascertain program noncompliance:

- o Student withdrawals before completion of the first quarter of program instruction;
- o Failure to provide documentation of timely notification to NJHEAA and lenders of student enrollment status changes;
- o Failure to refund loan dollars to lenders on behalf of students;
- o Refunds to lenders on behalf of students not made in a timely manner;
- o Failure of student files to include information required by federal and state regulations, or inaccurate files;
- o Student files missing throughout the time period of the audit.

Once the audit is completed, auditors must calculate the percentage of noncompliance for each of these areas. In turn, these noncompliance percentages are used to calculate "violation points," which are weighted to reflect the serious nature of the various audit categories. These weightings are as follows:

- o The percentage of withdrawals before completion of the first quarter of program instruction, and the percentage of failure to provide timely notification of student enrollment status changes, are each multiplied by one.
- o The percentage of failure to make refunds to lenders on behalf of students in a timely manner, and the percentage of student files with incomplete or inaccurate data, are each multiplied by two.
- o The percentage of failure to refund loan monies to lenders on behalf of students, and the percentage of files missing in their entirety, are each multiplied by four.

The weighted violation points for each of the categories are added together, and then this total is divided by the number of auditable categories (normally six) to determine a "noncompliance index." A school with a noncompliance index under 10.0 is considered to have a well administered program. However, schools with a noncompliance index of 10.0 to 14.9 are required to submit a "plan of corrective action"--designed to remedy those areas where serious deficiencies have been noted--to NJHEAA within 90 days. Those in the 15.0 to 24.9 range will have their participation in the Stafford program limited to 50 percent of their entering classes for a period of

9 months, while those in the 25.0 to 34.9 range will be subject to this limitation for an 18 month period. In both cases, a plan of corrective action must also be submitted within 90 days. Schools with a noncompliance index between 35.0 and 69.9 will be suspended from Stafford participation for 18 months, while those indexed at 70.0 or above will be permanently terminated from participation.

While these regulations have been designed to remedy the more serious and common deficiencies in program administration by schools, they do not prohibit NJHEAA from limiting, suspending, or terminating (LS&T) schools from participation, as defined by federal law, where substantial violations of other federal or state Stafford program statutes and regulations are found.

The U. S. Department of Education may also initiate its own actions to LS&T a school. Recently published federal regulations, scheduled to become fully effective in 1991, give the U.S. Department of Education even greater authority to LS&T schools and place some new requirements on NJHEAA and other guarantee agencies. The new regulations authorize the initiation of federal LS&T action against any school with a fiscal year default rate above 60 percent (to be lowered to 40 percent in annual increments of 5 percent), or if it exceeds 40 percent and was not reduced by 5 percent from the preceding year's rate. Schools with a default rate over 20 percent will be required to submit a default management plan to the federal government, while those with a rate over 30 percent will be required to adopt a pro rata tuition refund policy and to delay certification of loan applications for first time borrowers at least 30 days (to help prevent defaults by dropouts).

NJHEAA and other guarantee agencies will be required by the federal government to conduct program reviews of schools with default rates above 20 percent (with some exceptions). It is not currently clear whether guarantee agencies will be able to conduct these along with their regular audits. There is also some confusion about whether an agency would have to audit a school for which it no longer guarantees loans. In general, however, these new default regulations have been viewed as positive steps toward protecting student consumer interests.

<u>Agency Staffing, Monitoring Requirements, and Data Issues</u>

The Office of Student Loan's serves as the operational arm of the NJHEAA. It is charged with the day-to-day administration and operation of loan program activities. The Office consists of a staff within the Department of Higher Education that is responsible for activities including loan processing, preclaims assistance, claims processing, and default collections. The Director of the Office of Student Loans supervises these activities.

As of March, 1989, a total of 106 persons were employed by the Department of Higher Education to perform tasks related to the administration and operation of student loan programs. This includes the staff of the Office of Student Loans and a significant number of

people who perform programming and analytical tasks for the Department's Office of Information Systems. It does not include the staff of the Office of Special Programs, which conducts research and other analytical tasks concerning the Department's grant and loan programs, or the Management Compliance Unit, which performs all audits.

Schools are selected for audit by the Office of Student Loans based on the criteria described earlier. After the school is notified that it is being audited and has been given a sufficient amount of time to gather pertinent staff and materials, auditors from the Management Compliance Unit begin their work. In-house NJHEAA information on the school is gathered and reviewed, and essential materials, such as school catalogues, are requested from the school.

After conducting an entrance interview with school officials, auditors immediately begin their on-site review. Usually a random sample of student files, including enrolled, graduated, and withdrawn students, is drawn. These files are then checked for compliance with all federal and state statutes and rules, some of which are highlighted in the previous section. Following the completion of the audit, an exit interview is conducted. All audits are followed by a written report, to which the school must respond. Audit information is then forwarded to the Office of Student Loans for review and possible determination that corrective measures must be taken.

As of March, 1989, a total of 122 proprietary schools do business with NJHEAA as a guarantor of student loans. Of this total 46 are classified as business/secretarial schools, 42 as trade and technical schools, and 33 as cosmetology schools. Except for the cosmetology schools and one tractor-trailer driving school, these are licensed by the state Department of Education.

When a school applies for participation in the NJHEAA loan programs, the staff checks with the U. S. Department of Education to see if the school is currently approved for participation in the federal loan programs and also asks the school to indicate its accrediting association and state license agency, although neither is actually contacted. If the school is located in and licensed by the state of New Jersey and approved by the USDE, participation in the NJHEAA programs cannot be denied. The only data about proprietary schools regularly tabulated and analyzed by the NJHEAA concern loan volume and default rates. One staff member responsible for school and lender relations maintains information files on schools, investigates complaints, and visits schools on occasion. The information compiled from the other agencies in Appendix B represents the first attempt to collect and systematically display data on the proprietary schools in the NJHEAA programs.

Total loan dollars guaranteed by NJHEAA for students attending proprietary schools has declined in the past five years, leading to a dramatic slowdown in NJHEAA loan activity and a precipitous fall in total dollars in default (though no appreciable decline in the rate of default at private vocational schools has occurred). NJHEAA

proprietary school loan volume dropped from $53 million in 1985 to $17 million in 1988.

Much of the decline in loan volume can be attributed to the influx of multi-state guarantors. For example, federal records show that one multi-state guarantor increased its New Jersey loan volume by about $20 million between 1985 and 1986, with most of this increase in the proprietary sector. Reports from lenders suggest that this guarantor's New Jersey loan volume continued to expand through 1988, coinciding with the decline in NJHEAA proprietary school volume.

An indeterminate amount of the decline in NJHEAA proprietary school loan volume may be the byproduct of NJHEAA's audit and corrective action process. Between 1986 and 1988, a total of 26 schools were audited by NJHEAA. Of this total, six have closed, two are appealing notices of suspension, six were limited to some degree in the making of loans, and ten were required to submit and adhere to a plan of corrective action.

Unfortunately, even these actions have, at times, been in vain. In many instances the multi-state guarantors have begun guaranteeing loans for schools subject to sanctions by the NJHEAA. This is because the U.S. Department of Education does not require other guarantors to recognize NJHEAA suspensions and limitations. For example, agency staff report that all but four of the schools subject to suspension or limitation by NJHEAA between 1986 and 1988 simply "shopped" for another loan guarantor, resulting in a decline in NJHEAA loan volume for audited schools of 90 percent. Also, only about one third of the federally guaranteed loans made to students at New Jersey proprietary institutions are guaranteed by NJHEAA. Thus, while state resources are being protected by NJHEAA's aggressive pursuit of offending schools, the consumer protection of students appears to be in question. Many schools are not subject to NJHEAA action or simply continue previous practices while using a different loan guarantee agency.

In 1989, the NJHEAA's proprietary loan volume increased for the first time in five years, rising to approximately $40 million in 1989. Some of this increase may be attributable to the fact that the large multi-state guarantor noted earlier ceased guaranteeing loans in New Jersey in July of 1988. However, much of the new loan volume appears to be from a group of approximately a dozen new schools which did not use NJHEAA as loan guarantor prior to 1989. Lists of the proprietary schools which have closed, those included in the 1987-88 audits, and those which began using the NJHEAA in 1988-89 are included in Appendix B.

## BOARD OF COSMETOLOGY AND HAIRSTYLING

General Role and Scope of Activities

The Board of Cosmetology and Hairstyling[9] is one of more than 20 professional licensing boards within the Department of Law and Public Safety. The Board serves as the state's agent in regulating the activities of cosmetology and hairstyling salons, individual practitioners, as well as schools. For the purposes of this report, we are primarily concerned with those Board activities related to the registration and regulation of the activities of cosmetology and hairstyling schools in New Jersey, as defined in state law and regulations. Schools that fall under the jurisdiction of the Board include all privately owned institutions of cosmetology and hairstyling. Courses in cosmetology and hairstyling operated by public secondary schools are under the supervisory control of the Department of Education.

All professional boards within the Department, including the Board of Cosmetology and Hairstyling, come under the supervision of the Director of the Division of Consumer Affairs. The Director, in turn, reports to the Attorney General. In general, the Board, the Director, or the Attorney General may investigate any apparent violation of law or regulation by a cosmetology school. The Attorney General also has the statutory power to amend or repeal any proposed or existing regulations promulgated by the Board, if the Attorney General finds that the regulations promulgated by the Board are in violation of existing laws. The interrelationship between the Department and the Board is described in more detail later in this chapter.

The Board is composed of eleven members who are appointed by the Governor. Of this total, one person is required to be a State executive branch representative,[10] and another is required to hold a teacher's license[11] issued by the Board. A majority of the members appointed to the Board must be practicing cosmetologists or hairstylists. A School Committee conducts much of the Board's school-related business.

The relevant duties of the Board include:

- Issuing and renewing licenses for both teachers and schools of cosmetology or hairstyling;

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[9]The Cosmetology and Hairstyling Act of 1984 consolidated the activities of the former Board of Beauty Culture Control and the Board of Barber Examiners.

[10]This person is currently a Department of Education official.

[11]This person is currently a licensed school owner.

- o Issuing registration cards to registered students and student permits to senior students;

- o Establishing fees for licensure and renewal for teachers and schools;

- o Maintaining records of all licensed teachers and schools;

- o Reviewing curricula offered by licensed schools to ensure conformity with Board rules;

- o Directing the conduct of inspections or investigations of all licensed schools;

- o Promulgating regulations governing the conduct of schools to ensure that instruction is being offered in a manner not intended to deceive the general public, students, or organizations awarding student aid.

These and other responsibilities, including monitoring activities, are discussed in further detail below.

**Statutory and Regulatory Provisions**

This section summarizes the important elements of state laws and Board regulations that concern the operation of cosmetology and hairstyling schools in New Jersey. Unless otherwise noted, statutory language may be found at NJSA 45:5B and regulatory language at NJAC 13:28.[12]

The Board has many requirements for applicants for initial school licensure. However, most of these requirements are not explicitly stated in Board regulations. State law governing professional boards located within the Division of Consumer Affairs affords these boards wide discretion in initial licensing decisions. This is allowed to ensure broad protection of consumer interests. In the case of the Board of Cosmetology and Hairstyling, many requirements for initial school licensure are not found in Board regulations. In cases other than initial licensing of schools, Board regulations must expressly state what is required of the school or its teachers.

Each school must apply for a school license from the Board before students may be enrolled. A complete application includes:

- o a performance bond, payable to the state ;

- o a copy of the school bulletin;

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[12]Board regulations related to cosmetology and hairstyling schools were last revised in 1984.

- a copy of the certificate of incorporation or partnership agreement;
- personnel data forms;
- copies of the floor plan;
- a copy of the employment contract, valid for a minimum of one year, with the supervising teacher;
- an hour by hour breakdown of the 1200 hour course of instruction;
- a sample enrollment agreement;
- a sample certificate of completion;
- sample advertisements;
- certified, audited financial data; and
- the required licensing fee.

Upon approval of the initial application by the Board's School Committee,[13] the prospective owner and supervising teacher[14] must appear before the Board for an interview. After completing the interview, the Board decides whether to approve or disapprove the application. If the application is approved, its status is contingent on the completion of a satisfactory school inspection and satisfaction of all minimum square footage and equipment requirements (including a Board of Health inspection). Once the initial application and inspection requirements are met, the school is granted a cosmetology and hairstyling license valid for the current registration period. Each branch school must be licensed separately by the Board.

School licenses are normally valid for a two year period. The license automatically expires on July 31 of the next odd numbered year following the date of license issuance. It must be renewed within 90 days following expiration. The renewal application must include proof that a performance bond valid through the next licensing period has been obtained. The application also must include unaudited data on the enrollment and placement of students, information about the status of teachers and other employees, a current income statement and balance sheet (also unaudited), and other

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[13]The School Committee consists of three Board members. The current members of the Committee include a Department of Education official, a salon owner, and a school owner.

[14]A licensed teacher who has been actively teaching for a two year period.

information. Schools that have not applied for renewal of licensure within 90 days must reapply for initial licensure. A school that changes location or ownership must reapply for initial licensure.

All persons employed as teachers in cosmetology and hairstyling schools must be licensed by the Board. The applicant for a teacher's license must produce evidence which shows that he or she:

- o has successfully completed high school or its equivalent;
- o holds a cosmetologist-hairstylist license issued by the Board;
- o has successfully completed a teacher training course of 500 hours, conducted at a licensed school;
- o has successfully completed a 30 hour teaching methods course, conducted by a college approved by the New Jersey Board of Higher Education;
- o has attained six months employment experience in a licensed shop;
- o has taken and passed an examination for teachers, conducted by the Board; and
- o other requirements.

Teacher's licenses are valid for a two year period and expire on September 20 of the next odd numbered year following the date of license issuance.

The performance bond requirement for schools varies according to the school's enrollment. Schools with an average weekly enrollment of one to 20 students must post a bond in the amount of $10,000. Those with enrollments of 21 to 75 must post a $15,000 bond, while those with enrollments over 75 students must post a $20,000 bond.

Board requirements related to course content are extensive. The Board requires a minimum number of hours for both classroom instruction and clinical practice in more than a dozen different categories related to cosmetology and hairstyling. The total number of hours mandated for the course is 1200, broken down into 857 hours for clinical practice and 343 for classroom instruction. Separate requirements also exist for students in manicuring programs.

The Board has no specific regulations related to tuition and fees or other charges. Nor does it require an explicit policy for tuition refunds. As a matter of practice, it recommends that schools follow the standards for refund policies required by the National Accrediting Commission of Cosmetology Arts and Sciences. The Board does require that the enrollment agreement include a statement of the refund policy. It must also describe the length and requirements for the course and the total cost.

The Board carefully evaluates the school bulletin to be used by a school applying for initial licensure. The Board examines the bulletin for information concerning entrance requirements, standards of progress for students, tuition costs and refund policies, course outlines, equipment, and other matters.

Schools are required to keep thorough records related to student attendance. Time sheets of daily attendance records for each student must be forwarded to the Board once per month (this requirement is primarily related to licensing examination requirements for students). The school must maintain a register of all students, attendance at classes, and subjects taught at those classes. All school records related to students must be kept for a period of five years.

The Board has no explicit mandates related to "ability to benefit" students. However, when a licensed school registers a student with the Board, it must demonstrate that the student has been informed that he or she must meet the minimum requirements for admission to licensing examinations. One requirement for admission to the licensing examination is that the student must possess a high school diploma or equivalent. In practice, this means that a student may be admitted to a school under ability to benefit provisions of federal student aid programs, complete the course at the cosmetology school, but then be ineligible to take the state licensing examination. The Board attempts to avert such situations by requiring students to sign a form detailing examination requirements, including the high school diploma prerequisite.

As noted earlier, the academic progress requirements for students are detailed. Students must meet all of the instruction requirements in each of the categories outlined by the Board. Students must take make-up classes if they are absent. Schools are required to test all students at least 50 hours before the completion of the course to ensure that adequate progress has been made.

Statutes and regulations governing publicity and advertising by cosmetology schools are consumer protection oriented. Schools are prohibited from:

- o Advertising in a manner which would tend to mislead potential students or consumers of services offered in the school's clinic;

- o Advertising, operating, or attempting to open a school under another's name or trade name;

- o Using statements or advertisements that seek to influence the public to enroll in the school through the use of the name "State Board of Cosmetology and Hairstyling".

Advertisements must always carry the name and address of the school as it appears on the school's license.

Other statutes and regulations also govern the conduct of schools and teachers. Among the practices deemed unlawful by statute are:

- Engaging in fraudulent practices for the purpose of securing financial aid from any institution or agency offering aid to students;
- Maintaining any premise from which the practice or teaching of cosmetology in a manner which is unsatisfactory or unsafe;
- Failing to maintain accurate records of attendance for any student for a period of at least five years after enrollment ends;
- Failing to maintain the required performance bond.

The Board also has various rules related to the practices of schools. For example, it specifies the minimum number of teachers per student. Also, the Board regulates the naming of schools to prevent a new school from using the name of the state, a town, or other political subdivision. Further, Board rules require that if a licensed school and salon are located on the same premises, separate entrances must be used for each entity. These assorted rules are maintained to protect the consumer interests of both students and the public.

The Board charges various fees for licensing, the proceeds of which are used to support Board activities. An initial school license is $150, with biennial renewals costing the same amount. The examination and biennial renewal fee for teacher licenses is $30. Other fees related to students, shops, and practicing cosmetologists-hairstylists also apply.

Any school violating the statutory or regulatory provisions related to cosmetology and hairstyling schools is subject to disciplinary action by the Board. The Board may refuse to issue, or may revoke or suspend, the license of any school or teacher who has:

- obtained the license through, or engaged in the use of, fraud, misrepresentation, or deception;
- employed acts of negligence, malpractice, or incompetence;
- engaged in professional or occupational misconduct, as determined by the Board;
- has been convicted of any crime involving moral turpitude or relating adversely to activities regulated by the Board;
- has had the authority to engage in activities regulated by the Board revoked or suspended by any other state, agency, or authority.

The Board may also assess civil penalties up to $2500 for the first offense and $5000 for subsequent offenses. The Attorney General may be called upon to petition for court injunctions, represent the Board in court proceedings, and handle other matters relating to violations of the law.

**Agency Staffing, Monitoring Requirements, and Data Issues**

The Board of Cosmetology and Hairstyling is ultimately subject to the decisions rendered by the Attorney General. The Attorney General has the statutory power to amend or repeal any proposed or existing regulations promulgated by the Board, if the Attorney General finds that such regulations are in violation of existing laws. In practice, the Director of the Division of Consumer Affairs represents the interests of the Attorney General in Board-related matters. Usually one deputy Attorney General, under the supervision of the Director, is assigned to deal with regular activities related to the Board.

The Board employs an executive director and assistant executive director subject to the approval of the Attorney General. As of March, 1989, the Board employs a total of 24 persons to conduct Board business. Only four of these 24 are professionals, however, including the executive director and assistant executive director. Much of the remaining staff is clerical support needed to process the significant paper flow related to the Board's various licensing duties. Only one of the four professionals devotes a significant amount of time to school licensing activities.

The activities of the Board related to school licensing have been described previously. However, several important points related to the monitoring activities of the Board should be cited. First, the Board does not use its own staff to conduct on-site inspections. Such inspections are completed by the Enforcement Bureau of the Division of Consumer Affairs, which also handles investigatory tasks for the other licensing Boards located within the Division. The Board must make a formal request to secure Bureau assistance for site visits.

Second, site visits by the Bureau are uncommon. The Bureau does conduct annual inspections to ensure that safety and equipment requirements have been met, students have been registered, and teachers have been licensed. However, program reviews are normally only conducted at the time of initial licensure, except in cases where consumer complaints have been registered. The Board has no monitoring requirements for school license renewal, and audits of records, teaching practices, or other matters are not regularly conducted. Thus, the only time that most of the statutory and regulatory requirements noted in the previous section are examined closely by the

Board is at the time of initial application for licensing.[15] Even in cases where consumer complaints have been made, Board staff note that the lack of expertise in cosmetology and hairstyling by Bureau personnel makes examinations of administration or educational quality extremely difficult.

Third, the Board has no requirements for information sharing with other agencies or entities in cases where violations have been found. No requirements concerning contact with accrediting agencies exist. Interagency contacts are frequently limited to requests for information from other agencies.

A total of 33 cosmetology schools is currently licensed by the Board. This number includes all branch locations, which must be licensed separately by the Board. The Board keeps a list of currently licensed schools available and updated.

Enrollment in New Jersey cosmetology schools during the calendar year 1988 was 5,558 students. Enrollment ranged from two students in one school to 506 in another school. Nearly 20 percent of the enrollments in 1988 were concentrated in the same chain of schools. No data on tuition sources or other detailed financial information is required by, or available from, the Board. Data on graduation and placement is also not comprehensively compiled and disseminated by the Board. However, assuming an average tuition of $5,000, the cosmetology schools probably had revenues of over $25 million in 1988. In FY1985, the last year before most cosmetology schools began to use out of state guarantors, the NJHEAA provided over $10 million in loans to 4,600 cosmetology students (in FY1989 it had dropped to $5 million and 2,200 loans). Based on similar types of schools and student profiles, the New Jersey cosmetology schools probably received nearly $20 million from federal loan and grant funds in 1988.

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[15]Of course, bonding requirements must be met, fees must be paid, etc. But none of these calls for on-site examination.

## DEPARTMENT OF LABOR

General Role and Scope of Activities

The Department of Labor serves in an administrative role in the operation and maintenance of federally funded employment and training programs based at the local level. The most important of these programs fall under the Job Training Partnership Act (JTPA), which was passed by Congress in 1982 to replace and improve upon programs under the Comprehensive Employment and Training Act (CETA). The JTPA structure differs from the old CETA structure in many ways, but the most significant is that state governments now play a major role in the planning, administration, and oversight of programs operated at the local level. Under CETA, local cities and counties were required to follow federal guidelines, specifically in reference to the awarding of contracts for services. JTPA, however, requires local governments to follow state guidelines, especially in contracting.

The JTPA system uses administrative divisions known as Service Delivery Areas (SDAs) that bear the responsibility for contracting and operating employment and training programs at the local level. New Jersey currently uses 17 SDAs to administer JTPA programs and smaller, state funded programs such as the New Jersey Job Training Program (NJJTP). Most of these state funded programs serve as supplemental sources of money for federally funded programs or are used to meet federal matching funds requirements. Rules governing state programs are generally similar to JTPA rules and, for the purposes of this report, are not considered separately.

Each SDA is coordinated by an Administrative Entity which is also frequently the Grant Recipient for JTPA funds. Both the Grant Recipient and Administrative Entity are selected by a Private Industry Council (PIC) in accordance with an agreement with the appropriate chief elected officials for the SDA. PICs are made up of members appointed by the chief elected official of the largest unit of general local government in the SDA and certified by the Department. PICs provide policy and program guidance for all JTPA activities in the SDA, including the development of a job training plan that defines the SDA's job training needs and resources. The partnership that exists between PICs and the chief elected officials for each SDA is an important element in the regular administration and operation of JTPA programs.

The Department of Labor primarily functions as a monitor of SDA actions, particularly in the process of awarding contracts for services. Within the Department, responsibility for this monitoring falls to the Division of Employment and Training. The Division distributes state and federal funds to SDAs, approves SDA job training plans, issues directives concerning the operation of programs, and monitors procurement and contracting procedures used by SDAs.

The SDAs operate several types of programs under JTPA, including adult and youth programs, programs of employment and

training assistance for dislocated workers, special programs for targeted groups, and other specialized programs. Job training programs can include classroom training, on-the-job training, as well as participant support services. Proprietary schools are generally used by SDAs under the classroom training portions of the programs for occupational skills training and basic education. Participants may be referred to proprietary schools on a case-by- case basis as part of the employability development process.

SDAs enter into "service provider contracts" with proprietary schools to train participants in specific job skills. The schools operate occupational skills training programs through a procurement process that adheres to state public contract laws. These contracts are discussed in more detail in the following section.

State law stipulates that private vocational schools, nonprofit agencies, and community based organizations planning to operate a program solely for JTPA participants, and not subject to the approval of any other state agency, must be approved by the Department. At private vocational schools both the curricula and facilities must be approved; for nonprofit agencies curricular approval is not required. Responsibility for the approval of proprietary schools falls to the Division of Employment and Training, and is described below.

**Statutory and Regulatory Provisions**

Federal and state statutes and regulations governing the operation and administration of JTPA programs are extensive. For the purposes of this report, we will focus on the rules governing the awarding and monitoring of service provider contracts and the approval of private vocational schools for classroom training. Federal regulations regarding JTPA may be found at 20 CFR 626-631. State procurement and contracting procedures used by SDAs may be found in the JTPA "State Compliance Review Guide" and the "SDA Guide to Contracting and Property Management," prepared by the Division. Procedures used for the approval of proprietary schools may be found in JTPA Directive NJD XX-88.

Proprietary schools or other organizations offering training programs not currently approved by a state agency in New Jersey, and whose services are requested by a Grant Recipient, Administrative Entity, or PIC must petition the Commissioner of Labor for approval.[16] This is generally referred to as Chapter 531 approval, which references the law requiring separate approval for schools interested in providing training programs under JTPA. Approval is required prior to contracting with the school.

There are three general requirements for receiving Chapter 531 approval. They are:

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[16]Chapter 531, New Jersey Public Laws of 1981.

- o A course and classroom site that are acceptable to the Division of Vocational Education, Department of Education;

- o Approval of the training site by local fire and health departments;

- o A certificate of occupancy for the training site issued by the local construction code official.

A written request for approval of a school must come from the SDA. The Division of Employment and Training will forward all information to the Department of Education's Division of Vocational Education, which provides this service under a standing agreement with the Labor Department. Division of Vocational Education staff then contact the school to gather relevant materials and schedule an on-site visit.

At the on-site visit, safety factors, classroom arrangements and workstations, equipment, teaching aids and books, and other factors are examined. Because of its specialization, the Division of Vocational Education is generally relied upon by Labor staff to evaluate curriculum and courses based on Department of Education criteria. When the school meets all requirements, the Division of Vocational Education will recommend approval to the Department of Labor. If a Division of Vocational Education recommendation for approval is received, and all occupancy requirements have been met, the Department will issue a letter of approval for that school to the SDA. Each training site must be approved separately.

Approval for proprietary schools is required only if the school and its course are not approved by another state agency. Thus private vocational schools approved by the Department of Education, Board of Cosmetology and Hairstyling, or any of the other half dozen agencies which license proprietary schools automatically meet Chapter 531 requirements. The SDA must simply obtain a copy of the approval from the relevant state agency.

SDAs may refer participants to out-of-state proprietary schools if those schools are approved by relevant state agencies in that state. However, when out-of-state schools wish to locate training programs in New Jersey they must follow the same steps for in-state training site approval. The out-of-state approval for the course will generally be accepted, but the classroom site must be monitored to ensure compliance.

The law requires no set time period for which Chapter 531 approval applies. Any changes in the course, curriculum, or training site, however, require new Chapter 531 approval. SDAs are responsible for assuring that all fire, health, and occupancy requirements are still in force when contracts are extended. Also, when one SDA has been given approval for a specific school, course, and location, the same school may automatically be used by other SDAs.

Federal law directs that the selection of service providers be based on the demonstrated performance of the provider. The effectiveness of the provider in delivering services must be based on:

- o the ability to meet performance goals;
- o cost;
- o the quality of training;
- o the characteristics of participants.

Proprietary schools seeking service provider contracts generally respond to a request for proposals issued by the SDA. The contract requirements are extensive, with the SDA reviewing and evaluating proposals and deciding on contract provisions based on input from the PIC. Proposals must prove that the school can meet the four demonstrated performance requirements noted above.

Nearly all SDA contracts with proprietary schools are single unit, performance based contracts. In effect, these contracts place a high premium on program completion and training based on each individual participant. Full payment for the full "unit price" is made only upon completion of the training by the participant, and placement into employment in the occupation trained for (and at a wage specified in the agreement). Thus schools have a high stake in seeing that participants complete training and get good jobs in the field in which they were trained.

To illustrate, let's suppose that a participant is enrolled in a training program with a total cost of $2000. A portion of the $2000 will be paid to the school for start-up costs, but a percentage is usually withheld until completion. The remainder of the money is paid if the student is placed in appropriate employment. Each step in the process, then, is incentive-based and geared toward seeing that the participant is ultimately employed.

Agency Staffing, Monitoring Requirements, and Data Issues

The oversight and planning for JTPA programs is conducted by the Division of Employment and Training. The Director of the Division oversees decisions regarding the use of proprietary schools by SDAs, especially the Chapter 531 approval process. However, because private vocational schools are a comparatively small element in the JTPA system, no staff member works full time on proprietary issues.

The Division does assign one staff member to handle requests from SDAs for school approval. The limited role actually played by the Division makes this a fairly minor part of this person's total job assignments. The staff member primarily acts as a liaison to the Department of Education's Division of Vocational Education. At the Division of Vocational Education, one staff member acts on all Labor Department requests, conducts on-site visits, and recommends

approval for schools to Labor. This person is not a part of the Private Vocational School Unit, noted in Chapter II.

The Division of Employment and Training monitors SDAs to ensure compliance with procurement and contracting procedures. Relative to proprietary schools, the Division is primarily concerned that schools used by the SDA have obtained Chapter 531 approval. The Division also checks contracts and follow-up procedures to see if performance based criteria are used and adhered to. According to Division staff, quality placements for participants are a fundamental concern for the Department.[17]

As of March, 1989, the Department of Labor approves a total of 43 "private schools" under Chapter 531. The list of "private schools" approved through Chapter 531 represents a variety of organizations offering a diversity of training programs. Some are job training programs offered by corporations, some are specific programs (apparently outside the usual curriculum) offered by licensed proprietary schools, and many are organizations offering basic job seeking and readiness skills, often at public school and college locations. The schools offering basic skills instruction do not fit within the usual definition of a proprietary trade school. Since most of these are not licensed by the Department of Education, presumably they specialize in government contract work rather than recruiting directly from the public. Many proprietary schools already approved by other state agencies are also used to train JTPA participants. For example, data from the Department of Education show that at least 57 approved schools operated JTPA training programs in 1988. According to the tuition source reports filed by Education approved proprietary schools, more than $3.5 million in revenues was received by these schools through JTPA.

According to a list provided by the Labor Department, in 1988-89 there were nearly 100 proprietary schools with JTPA contracts for 3,000 trainees at a cost of $4 million. About $1 million of this was in programs approved through Chapter 531 (Appendix B, table 6A).

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[17]The emphasis on performance also applies to the SDAs themselves. Incentive funds, available to SDAs at the end of each program year, are highly weighted toward performance and especially placement in quality jobs.

## DEPARTMENT OF HUMAN SERVICES

The Department of Human Services has comparatively little direct contact with proprietary schools. The structure of Department programs limits the use of proprietary schools for training programs to indirect contact through JTPA or when participants enroll themselves in a proprietary school on their own. These activities are explained below.

The Department's main program that deals with proprietary schools is the Realizing Economic Achievement (REACH) program, which provides welfare recipients with support services and opportunities to gain job skills, experience, and the education needed to achieve economic self sufficiency through full time employment. REACH uses existing training programs, such as JTPA, and has components for child care, transportation, counseling, and other services. Currently all new applicants for AFDC whose youngest child is over the age of two is required to participate in REACH, although exemptions and deferrals are available. When full, statewide implementation of REACH is completed, all AFDC recipients will be required to participate in REACH.

The Department's involvement in REACH is centered in two divisions. A REACH planning unit, under the Assistant Commissioner for Policy and Planning, develops REACH strategies and oversees the planning and orientation for REACH components. Contracting, monitoring, and other day-to-day REACH activities are coordinated by the Division of Public Welfare, which also promulgates regulations related to REACH programs and services. Similar to, but separate from, JTPA, REACH uses county level governing bodies and planning committees to determine service needs and implement programs. Each participant in REACH is assigned a case manager by a case management agency.

Case managers are the key component in the multi-layered structure of REACH. Case managers maintain regular contact with participants and are responsible for evaluation, making referrals, developing a REACH agreement with the participant, approving payments for child care, transportation, and training related expenses, and imposing sanctions for noncompliance with REACH participation requirements. All coordination of program activities, and monitoring of compliance with REACH agreement provisions by both the participant and the agency, is handled by the case worker.

REACH participants may be enrolled in proprietary schools in one of two ways. First, the participant may be enrolled through JTPA, which is a critical component in the education and job skills goals of REACH. Thus, the chances of enrollment in a proprietary school by REACH participants are essentially no different than for other JTPA participants. Second, participants may already be enrolled in a training program, or may independently enroll in one, when they enter REACH. This circumstance is of greatest concern to the Department and has been addressed with new regulations at NJAC 10:81-14.3.

Mandatory REACH participants scheduled to begin REACH participation, and who are already enrolled in a training or education program (including those at proprietary schools), may use this "client selected activity" to meet REACH requirements providing the activity satisfies certain conditions. Case managers are responsible for determining whether the activity meets these conditions based on state regulations. The stated purpose of these regulations is to protect participants who have already invested time and money in a training program and to tailor the REACH program to meet individual needs.

As part of the individual evaluation, case managers are required to determine if the training activity is suitable to the needs of the participant. Case managers must determine if:

- o the activity will lead to employment;
- o the training is provided by an organization with a history of successfully training clients and placing them in jobs;
- o the organization is approved by a state agency;
- o the organization is willing to provide references from graduates and employers who recruit graduates;
- o the training will help the participant reach his or her career goals;
- o the career that the client is being trained for through the activity is presently in demand in the county labor market;
- o the client has been attending the training activity regularly and making satisfactory progress; and
- o other requirements related to the participant's career goals.

The case manager is also required to contact the local JTPA SDA to determine if the training program is viewed positively by the SDA. Questions concerning whether the training may be received elsewhere at substantially less cost must also be addressed. If the case manager makes a positive determination on all of these questions, and finds that the participant has not stopped working and applied for AFDC simply to enter the training program, the activity can be approved as a REACH activity and included in the REACH agreement.

Assuming the case manager makes a positive determination of the training activity, one immediate problem is to resolve how the activity will be paid for. Case managers are required to contact the local

JTPA SDA to see if JTPA REACH supplemental funds[18] may be used to finance the activity. If these funds are not available, the participant must be informed that it is his or her responsibility to finance the activity. If financial aid is received by the participant, the activity is included in the REACH agreement.

If the case manager makes a negative determination of the activity, if the participant cannot receive financial aid, or if the participant has quit a job and applied for AFDC in order to attend the training program, the case manager must encourage the participant to stop participating in the program and enroll in a REACH approved activity. When a participant decides to continue participating in a disapproved activity, the case manager must temporarily defer the participant from REACH--making him or her ineligible for REACH support services.

The number of REACH participants enrolled in proprietary school training programs is unknown. However, based on estimates provided by the Department, it would appear that no more than 500 participants were enrolled in proprietary schools between October, 1987 and March, 1989. This number will probably increase when full implementation of REACH in all counties becomes effective.

Because of the interrelationship between JTPA and REACH, it is difficult to discern the level of support for classroom training that is provided to REACH participants. Thus, no data on the amount of funds spent for REACH participants in JTPA programs at proprietary schools is available.

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[18]The annual budget for REACH includes supplemental funds for classroom training and other activities. These funds are used to supplement JTPA resources and are transferred to the Department of Labor to devote to REACH participants.

## CASINO CONTROL COMMISSION

The Casino Control Commission serves as the regulatory body for the state's gaming schools. These schools train students to be casino employees through courses in blackjack, baccarat, roulette, and the like. As a key supplier of employees for the state's casinos, the gaming schools are subject to strict rules and investigation by the Commission. However, relative to its broader function, the regulation of gaming schools represents a fairly small portion of the agency's workload.

The Commission is an independent agency concerned with the regulation and policing of the casino industry in New Jersey. It is composed of five members appointed by the Governor. With respect to gaming schools, Commission members are primarily concerned with the appropriateness of the school's curriculum and with ensuring that students are properly trained for the number of hours needed to master different casino games.

The relevant duties of the Commission concerning the regulation of gaming schools include:

- Issuing and renewing licenses for gaming schools and their employees;
- Approving courses and programs of instruction for all casino games taught at these schools;
- Establishing fees for licensure and renewal of schools;
- Ensuring the financial stability of the school;
- Directing the adequate maintenance and retention of records regarding personnel, finances, student enrollment and outcomes, school operation, and other matters.

The Commission has several requirements for gaming school licensure (regulations may be found at NJAC 19:44). These regulations[19] apply specific standards and qualifications to the school and its employees. Schools must be able to demonstrate their financial stability and integrity, reputation for honesty, the adequacy of their affirmative action program, and general business experience and efficiency. If the school is a corporation, the Commission applies several additional standards, including retaining the right to disqualify security holders of a school that is a publicly traded corporation. School licenses are valid for a one year period during the first three years; after the third year the Commission has the option of issuing two-year licenses.

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[19]Commission regulations were most recently overhauled in 1984. Some changes in required fees were enacted in 1988.

Notwithstanding the issuance of a license, no casino school may operate unless it has also obtained a certificate of operation from the Commission. The certificate of operation serves as an additional check on the school. Each school must prove to the Commission that it has established qualifications in each of the following areas:

- o the adequacy of its courses or programs;
- o the suitability of the facilities, equipment, and supplies;
- o the adequacy of its record keeping system, school bulletin, and enrollment agreement;
- o the school has a licensed resident director and properly licensed instructors or other employees;
- o the appropriateness of its insurance coverage and performance or surety bonding.

All persons employed by a gaming school must be determined to be qualified by the Commission before a license for the school is issued. The owners of the school, management personnel, supervisory personnel, and principal employees must all be licensed. The resident director of each school must also be licensed (annually for the first three years, then biannually), while those serving as instructors, administrative employees, and sales representatives may obtain licenses valid for a three year period.

The criteria established by the Commission for the licensing of employees of gaming schools generally require specific levels of experience in the casino industry. For example, the resident director must have at least four years of experience working in a casino or as a casino manager, while an instructor must have at least two years of experience in the position about which he will teach.

No school may be issued a certificate of operation until it has posted a surety or performance bond with the Commission. The Commission requires that each school post a bond equal to the maximum potential liability of the school to its currently enrolled students. Additionally, in the event of student withdrawal or dismissal prior to the completion of a course or program, the Commission requires that tuition refunds be made on a pro rata basis. The school may retain a pro rata portion of the tuition calculated on a weekly basis (plus the registration fee), and may require that all books and equipment purchased by the student be retained by that student.

Each gaming school is required to file its tuition rates, fees, and other charges with the Commission. Schools are prohibited from charging more than $25 for an application fee, and may not require a registration fee over 15 percent of the total tuition for the course or program, or $100, whichever is the lesser amount. Tuition and fees increases may not take effect until they are filed with the Commission, and may not be applied to currently enrolled students.

The application for a gaming school license must be accompanied by an annual budget covering all existing and anticipated operations of the school. Included in the budget must be detailed information on anticipated income and expenditures for the year, broken down by category. An audited financial statement must also be included as a part of the application.

An official school bulletin must be prepared by each school and distributed to all students. The Commission's requirements for the bulletin include information on tuition and other charges, standards of progress, a leave or absence policy, summaries of every approved course or program, and many other matters. An enrollment agreement between the school and student must also be executed prior to enrollment.

Schools are also required to keep thorough records. Records must be kept for each student showing attendance, grades, completion and placement dates, and other information. A separate financial record for each student must also be maintained. Records governing personnel, correspondence between the school and students or the Commission, enrollment agreements, and advertising or promotional material must also be kept. All records must be retained for at least five years.

Regulations governing courses and programs of instruction are extensive. For each course or program submitted for approval to the Commission, a detailed outline showing the major elements of instruction, the number of hours required, a description of the plan of instruction (including daily lesson plans), the maximum number of students permitted to enroll, and many other matters, must be prepared. There are also lengthy regulations governing the facilities, supplies, and equipment used for instruction. Upon completion of the course or program, the school must certify to the Commission that the student has completed said course or program.

Other regulations concerning the consumer protection of students also apply. Publicity, advertising, and public representations by the schools are tightly regulated by the Commission. Misrepresentations such as concealing the fact that it is a school (advertising as "employment"), implying that it is associated with any government (or the Commission), or suggesting that employment in the gaming industry is assured are strictly prohibited. Schools are also restricted from using the name of the state, counties, accredited educational institutions, and casinos as a part of the official gaming school name.

The Commission charges various fees for licensing, with the proceeds of these fees used to cover monitoring compliance and investigations. The initial license application and issuance fee, as well as the annual renewal fee, is $3,000. The fee for license applications and renewals for resident directors varies from a minimum of $500 to a maximum of $3,000, depending on the extent of the Commission's background investigation of the individual. Instructors, principal employees, and sales representatives must pay an initial licensing fee of $220 and a renewal fee of $180.

The Commission does not conduct regular on-site inspections of schools or records. However, each school must appear before the Commission at a hearing before a license renewal will be granted. On-site investigations, generally conducted in response to consumer complaints, are handled by the Department of Law and Public Safety's Division of Gaming Enforcement.

The Commission currently regulates the activities of four New Jersey gaming schools. Annual data on the finances of schools, enrollments, program completion, and job placement are generally not maintained by the Commission. During the first six months of 1989 the four schools enrolled 1,500 students and graduated 684 for initial game qualification. Since 1978 the schools have graduated an average of 2,000 students per year for initial qualification and an average of 1,200 per year for subsequent game qualification. Because the courses or programs of instruction are generally short (usually less than 240 hours), students are not eligible for federal student assistance in the form of Pell Grants, guaranteed loans, or other aid. Students attending programs at gaming schools may be clients under the JTPA program. Available data on JTPA client participation in programs at these schools is located in Appendix B.

## DIVISION OF MOTOR VEHICLES

The Division of Motor Vehicles, within the Department of Law and Public Safety, is charged with the responsibility for regulating the activities of the state's commercial driving schools. For the purposes of the Task Force, the primary interest in the Division's regulatory functions concerns those driving schools which offer instruction in tractor trailer driving (sometimes called truck driving). These schools are of interest because several receive significant amounts of state and federal funding through student assistance or job training programs. Though there would appear to be differences between schools which offer commercial driving courses for standard motor vehicle licenses versus those which train students for careers in truck driving, the regulations governing commercial driving schools encompass those for tractor trailer schools, and therefore no practical difference between the two exists. Most of these regulations are concerned exclusively with the needs of students relative to obtaining a driver's license.

The Division's primary responsibilities concerning driving schools include licensing the schools and instructors and regulating the activities of these schools (see NJSA 39:12 and NJAC 13:23 for all relevant laws and regulations). Schools may not be licensed until at least one instructor has secured an instructor's license and one vehicle has been approved for school use. The initial application must contain:

- a noncancelable surety bond;
- proof of compliance with all state and local health and safety codes;
- copies of all forms to be delivered to students;
- a schedule of all services to be performed by the school;
- three photographs of the applicant;
- sample of each contract form (or enrollment agreement) to be used by the school;
- in the case of a corporation, a certified copy of the certificate of incorporation;
- the required licensing fee;
- the fingerprint records of any and all applicants, partners, and corporate officers.

Each school license is valid for the calendar year in which it was obtained. A transfer in ownership of the school, or the sale of more than 25 percent of its stock, requires that a new application be made. No school may change its location, or the location of any branch office (which must meet the same general requirements as the

principal place of business but need not be licensed separately), without the approval of the Director of Motor Vehicles.

All persons employed as instructors at driving schools must also be licensed. Applicants for an instructor's license must: possess a valid New Jersey driver's license (for the past three years); be at least 21 years of age; have completed the National Safety Council Defensive Driving Program; have never been convicted of a crime; and take a written test, a road test, and submit to visual acuity screening. Three photographs of the applicant, and a fingerprint record, must also be submitted with the application, together with the required fee. Instructor's licenses must be renewed annually.

No school may be issued a license until it has secured a surety bond in the amount of $25,000. The bond amount, to be used to protect the financial interests of students in the event of a school closing, does not vary for schools with differing enrollments or fees for instruction. Additionally, the Division does not permit schools to use the term "no refunds" in contracts, but does allow the following statement to be inserted: "This school will not refund any tuition or part of tuition if the school is ready, willing, and able to fulfill its part of the agreement prior to the student's being licensed to operate a motor vehicle in New Jersey."

Each school is required to file its tuition or other fees with the Division. Prior to being changed, the school must also notify the Division of the change. The Division has no other regulations governing the financial conduct of schools.

The contract between the school and students must be signed by a person authorized to execute contracts on behalf of the school (the Division keeps a record of all such signatures) and the student. The contract must include the statement concerning refunds and may not contain information guaranteeing unlimited lessons or providing a discount if a license is not obtained by the student.

Several requirements regarding record keeping are mandated by the Division. Each school must keep:

- a permanent record, which should contain information on the names and addresses of all persons giving instructions at the school;
- a services record, showing the date, type, and duration of all instructions given at the school;
- a contract file, which should contain all contracts between students and the school;
- a receipts file, containing copies of receipts for any monies paid to the school by the student.

All records must be maintained by the school for a period of at least three years.

The Division requires that the course content of each driving course include six hours of classroom instruction. However, the Division does not mandate the types of instructional materials used or the specific plans of instruction. Classroom equipment, including teaching aides (such as reaction time testing devices), are subject to inspection and approval of the Division.

With respect to other consumer protection measures, the Division regulates the advertisements and other public representations of schools. These regulations are thorough and are similar to those promulgated by other agencies. Advertisements in a telephone directory must be explicitly approved by the Division prior to publication.

The Division charges various fees for the licensing of schools and instructors. An initial school license is $250, with renewals for schools $100. Instructors licenses cost $75 for initial licensure and $30 for renewal. Fingerprint cards, required for school officers and instructors, cost $26.

Monitoring of schools on-site is not regularly conducted. From time to time, schools may be subject to spot checks by Division investigators checking legislative and regulatory compliance. On-site inspections of schools are conducted at initial licensure, however.

There are currently six tractor trailer driving schools licensed by the Division. Available data on those schools which are authorized for student loans by NJHEAA are located in Appendix B.

## Appendix B: Lists of New Jersey Proprietary Schools


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**Explanatory Notes to the Tables**

The following lists contain the names of proprietary vocational schools which were licensed by New Jersey state agencies or approved for JTPA funds in 1989. The data was compiled by the NJHEAA from the student loan files and materials provided by the other agencies. Only the Department of Education collects comprehensive data on enrollments and source of public funds, so data from the other licensing agencies is often incomplete. The student loan amounts shown are also incomplete, because the NJHEAA is not the only guarantee agency used by the schools. The least information is available about the Department of Labor "Chapter 531" approved "private schools." These include corporate training programs and job skills learning centers which are not really proprietary vocational schools in the usual sense. Corporate training programs are not shown.

**Key to information on the tables:**

**State License**

BCH Board of Cosmetology and Hairstyling (Department of Law)
CCC Casino Control Commission
DHE Department of Higher Education
DMV Division of Motor Vehicles (Department of Law)
ED Department of Education

**Accreditation** (indicated when known)

ACCET Accrediting Council for Continuing Education and Training
AICS Association of Independent Colleges and Schools
MSACS Middle States Association of Colleges and Schools
NACCAS National Accrediting Commission of Cosmetology Arts and Sciences
NATTS National Association of Trade and Technical Schools
SACS Southern Association of Colleges and Schools

**NJHEAA Status** - New Jersey Higher Education Assistance Authority which administers federal student loan programs through Department of Higher Education:

A = Approved by U. S. Department of Education for loans
P = Approval pending or limitation imposed by NJHEAA
U = Unapproved for loans
N = Not on file (unapproved)

**Labor Status** - Approved for federal Job Training Partnership Act program funds:

JTPA = Received funds in 1988-89 - program approved by some other state agency
531 = Programs specifically approved for JTPA funds, under Chapter 531

**Students** - When indicated, these are full-time and part-time enrollments reported to the Department of Education in 1987-88 or the enrollments reported to the Board of Cosmetology for March 1989. The cosmetology enrollments in a particular month are lower than the annual total (5,500) because new students are enrolled throughout the year.

**Public Funds** - This is an estimate of the total government funds received annually. It is either the 1987-88 total reported to the Department of Education (federal loans, grants, JTPA, Veterans) or the 1988-89 sum of NJHEAA loans and JTPA funds if the total is not known or greater than reported to Education.

**JTPA FY1989** - 1988-89 Job Training Partnership Act program funds reported by the Department of Labor.

**NJHEAA FY1989** - 1988-89 Stafford, PLUS and SLS federal student loan dollars received through the New Jersey guarantee agency (additional loan funds are available through other agencies).

**Default Rate** - Federal FY1989 student cohort default rate for NJHEAA loans only; these rates refer to defaults on loans borrowed primarily between 1984-86.

**School Type** - Major type of programs offered. Larger schools often offer programs in many areas, but each school has only been listed once.

(1) ALL SCHOOLS:ALPHABETICAL
NJ PROPRIETARY SCHOOLS LICENSED BY STATE AGENCIES OR APPROVED FOR JTPA FUNDS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | ACADEMY FOR CAREER EDUCATION | EDISON | ED | ACCET | A | | 47 | $209 | . | $209 | . | TECHNICAL |
| 2 | ACADEMY OF ADVANCED TRAFFIC | BRIDGEWATER | ED | | N | | . | . | . | . | . | TECHNICAL |
| 3 | ACADEMY OF COMPUTER GRAPHICS | BERLIN | ED | ACCET | A | JTPA | 87 | $255 | $62 | $193 | . | COMPUTERS |
| 4 | ALLIED CAREER INSTITUTE | ASBURY PARK | ED | | N | JTPA | . | $11 | $11 | | . | HEALTH |
| 5 | ALLIED CHIRO-MEDICAL, INC. | ENGLEWOOD | ED | | N | JTPA | . | $3 | $3 | | . | HEALTH |
| 6 | ALLIED HEALTH CAREERS | JERSEY CITY | ED | | N | | 47 | . | . | . | . | HEALTH |
| 7 | AMBASSADOR TRAVEL SCHOOL | ALLENDALE | ED | | N | | . | . | . | . | . | TRAVEL |
| 8 | AMERICAN BARTENDERS SCHOOL | MONTCLAIR | ED | NATTS | A | JTPA | 477 | $380 | $4 | $376 | . | BARTENDING |
| 9 | AMERICAN BUSINESS ACADEMY | HACKENSACK | ED | AICS | A | | 290 | $430 | . | $344 | 4% | BUSINESS |
| 10 | AMERICAN BUSINESS INSTITUTE | NEWARK | ED | AICS | P | JTPA | 659 | $424 | $5 | $419 | 29% | BUSINESS |
| 11 | AMERICAN BUSINESS INSTITUTE-CPI | PARAMUS | ED | AICS | P | JTPA | . | $3,734 | $27 | $3,707 | . | COMPUTERS |
| 12 | AMERICAN INSTITUTE OF FINANCE | BLOOMFIELD | ED | | N | | . | . | . | . | . | BUSINESS |
| 13 | AMERICAN SCH FLORAL&PLANT DESGN | MADISON | ED | | N | | . | . | . | . | . | TRADE |
| 14 | AMERICAN SCHOOL OF DOG GROOMING | NEW EGYPT | ED | | N | JTPA | . | $2 | $2 | . | . | TRADE |
| 15 | AR-LYNN TECHNICAL INSTITUTE | ASBURY PARK | ED | ACCET | A | 531 | 53 | $115 | $10 | $83 | . | TECHNICAL |
| 16 | ARBOR, INC. | | | | N | JTPA | . | $54 | $54 | | . | SKILLS |
| 17 | ARMAT SCH FOR THE GRAPHIC ARTS | PLAINFIELD | ED | | U | JTPA | 64 | $101 | $98 | . | . | TRADE |
| 18 | ARTISTIC ACADEMY HAIR DESIGN | FAIR LAWN | BCH | NACCAS | A | | 100 | $164 | . | $164 | . | BEAUTY |
| 19 | ASSOCIATED BUSINESS CAREERS | ATLANTIC CITY | ED | AICS | A | | . | $653 | . | $653 | . | COMPUTERS |
| 20 | ASSOCIATED BUSINESS CAREERS | HADDON HEIGHTS | ED | AICS | P | JTPA | 480 | $1,126 | $15 | $1,111 | 32% | BUSINESS |
| 21 | ASSOCIATED BUSINESS CAREERS | HAMILTON TWP | ED | AICS | A | | 463 | $1,187 | . | $240 | 37% | COMPUTERS |
| 22 | ATLAS DRIVING SCHOOL | NEWARK | DMV | | N | JTPA | . | . | . | . | . | TRUCKS |
| 23 | BARBIZON SCHOOL OF MODELING | PARAMUS | ED | | N | | . | . | . | . | . | MODELLING |
| 24 | BARBIZON SCHOOL OF MODELING | MONTCLAIR | ED | | N | | . | . | . | . | . | MODELLING |
| 25 | BARBIZON SCHOOL OF MODELING | HIGHLAND PARK | ED | | N | | 260 | . | . | . | . | MODELLING |
| 26 | BARBIZON SCHOOL OF MODELING | RED BANK | ED | | N | | 420 | . | . | . | . | MODELLING |
| 27 | BARBIZON SCHOOL OF MODELING | TRENTON | ED | | N | | 160 | . | . | . | . | MODELLING |
| 28 | BARBIZON SCHOOL OF MODELING | UNION | ED | | N | | . | . | . | . | . | MODELLING |
| 29 | BARCLAY CAREER SCHOOL | EAST ORANGE | ED | NATTS | A | | 152 | $1,320 | . | $1,320 | 21% | BUSINESS |
| 30 | BARTENDER'S ACADEMY | LINDEN | ED | | N | | 130 | . | . | . | . | BARTENDING |
| 31 | BERDAN INSTITUTE | TOTOWA | ED | NATTS | A | JTPA | 128 | $329 | $16 | $313 | 13% | HEALTH |
| 32 | BERGEN BARTENDERS' SCHOOL | LYNDHURST | ED | | N | | . | . | . | . | . | BARTENDING |
| 33 | BERKELEY SCH OF WOODBRIDGE | WOODBRIDGE | DHE | MSACS | A | | . | $700 | . | $700 | 8% | BUSINESS |
| 34 | BERKELEY SCHOOL | WALDWICK | DHE | MSACS | A | JTPA | . | $306 | $2 | $304 | 1% | BUSINESS |
| 35 | BERKOWITZ SCHOOL OF ELECTROLYSI | | | | N | JTPA | . | $1 | $1 | . | . | ELECTROLOGY |
| 36 | BETTY OWEN SECRETARIAL SYSTEMS | JERSEY CITY | ED | AICS | A | JTPA | 257 | $721 | $58 | $663 | . | BUSINESS |
| 37 | BILINGUAL INSTITUTE | NEWARK | ED | AICS | A | JTPA | 350 | $833 | $63 | $560 | 48% | BUSINESS |
| 38 | BILINGUAL INSTITUTE | PATERSON | ED | | N | | 58 | $8 | . | . | . | BUSINESS |
| 39 | BRICK COMPUTER SCI INST | BRICKTOWN | ED | NATTS | A | | 729 | $1,654 | . | $1,071 | 14% | COMPUTERS |
| 40 | BUSINESS TRAINING INSTITUTE | MAYWOOD | ED | AICS | P | JTPA | 359 | $132 | $74 | $58 | . | COMPUTERS |
| 41 | BUSINESS TRAINING INTERNATIONAL | | | | N | JTPA | . | $7 | $7 | | . | BUSINESS |
| 42 | CALIFORNIA SCH OF MODELING | TRENTON | ED | | N | | . | . | . | | . | MODELLING |
| 43 | CANDANCE ENTERPRISES | | | | N | JTPA | . | $8 | $8 | | . | BUSINESS |

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"
* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT
** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE
*** JTPA RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

(1) ALL SCHOOLS:ALPHABETICAL
NJ PROPRIETARY SCHOOLS LICENSED BY STATE AGENCIES OR APPROVED FOR JTPA FUNDS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 44 | CANTERBURY/NEVADA CAREER SCHOOL | VINELAND | DMV | ACCET | A | JTPA | . | $267 | $3 | $264 | . | TRUCKS |
| 45 | CAPRI INST HAIR DESIGN | CLIFTON | BCH | NACCAS | A | | 213 | $274 | . | $274 | 9% | BEAUTY |
| 46 | CAPRI INST HAIR DESIGN | NORTH HALEDON | BCH | NACCAS | A | | 50 | $53 | . | $53 | 8% | BEAUTY |
| 47 | CAPRI INST HAIR DESIGN | PARAMUS | BCH | NACCAS | A | JTPA | 120 | $110 | $51 | $59 | 4% | BEAUTY |
| 48 | CAPRI INST OF HAIR DESIGN | KENILWORTH | BCH | NACCAS | A | | 117 | $181 | . | $181 | 13% | BEAUTY |
| 49 | CAPRI INSTITUTE HAIR DESIGN | RARITAN | BCH | NACCAS | A | | 52 | $49 | . | $49 | | BEAUTY |
| 50 | CAPRI INSTITUTE OF HAIR DESIGN | BRICKTOWN | BCH | NACCAS | A | | 88 | $179 | . | $179 | 10% | BEAUTY |
| 51 | CAREERS IN TRAVEL, INC. | FREEHOLD | ED | | U | | . | . | . | . | . | TRAVEL |
| 52 | CAREERWORKS, INC. | NEWARK | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 53 | CASINO CAREER INSTITUTE | ATLANTIC CITY | CCC | | N | JTPA | . | $3 | $3 | . | . | CASINO |
| 54 | CASINO DEALERS SCHOOL | ATLANTIC CITY | CCC | | N | JTPA | . | $47 | $47 | . | . | CASINO |
| 55 | CENTER FOR MEDIA ARTS | | | | N | JTPA | . | $19 | $19 | . | . | TRADE |
| 56 | CHERRY HILL TRAVEL SCHOOL | MT LAUREL | ED | | U | | . | . | . | . | . | TRAVEL |
| 57 | CHRISTINE VALMAY INT SCH | PINE BROOK | ED | | N | | 34 | . | . | . | . | MODELLING |
| 58 | CHUBB INSTITUTE | JERSEY CITY | ED | NATTS | A | JTPA | 492 | $905 | $104 | $801 | . | COMPUTERS |
| 59 | CHUBB INSTITUTE | PARSIPPANY | ED | NATTS | A | | 1,465 | $1,298 | . | $1,298 | 2% | COMPUTERS |
| 60 | CITTONE INSTITUTE | EDISON | ED | AICS | A | JTPA | 1,982 | $3,717 | $17 | $3,700 | 12% | BUSINESS |
| 61 | CITTONE INSTITUTE | PRINCETON | ED | AICS | A | | 29 | $25 | . | . | . | BUSINESS |
| 62 | CLAIRE DEMARZO INST PROFES- | WESTWOOD | ED | NATTS | A | | 19 | $10 | . | $3 | | ELECTROLOGY |
| 63 | CODASE, INC. | | | | N | JTPA | . | $25 | $25 | . | . | BUSINESS |
| 64 | COMPUTER LEARNING CENTER | PARAMUS | ED | AICS | A | JTPA | 658 | $1,750 | $51 | $76 | | COMPUTERS |
| 65 | COMPUTER PROCESSING INSTITUTE | PARAMUS | ED | AICS | U | JTPA | 1,960 | $5,480 | $41 | $0 | 11% | COMPUTERS |
| 66 | COMPUTER STUDIO TRAINING CENTER | BURLINGTON | ED | | N | | . | . | . | . | . | COMPUTERS |
| 67 | CONCORDE SCH HAIR DESIGN | WANAMASSA | BCH | NACCAS | A | | 82 | $164 | . | $164 | 8% | BEAUTY |
| 68 | CONNECTICUT SCH OF BROADCASTING | ROCHELLE PARK | ED | | N | | 138 | $1 | . | . | . | TRADE |
| 69 | DEVRY TECHNICAL INSTITUTE | WOODBRIDGE | ED | NATTS | A | | 3,624 | $9,139 | . | $1,806 | 6% | TECHNICAL |
| 70 | DIVERS ACA OF EASTERN SEABOARD | CAMDEN | ED | NATTS | A | | 127 | $378 | . | $78 | 11% | TRADE |
| 71 | DOROTHY ARISTONE'S SCHOOL OF | MAPLE SHADE | ED | NATTS | A | JTPA | 319 | $379 | $18 | $346 | 34% | BUSINESS |
| 72 | DOVER BUSINESS COLLEGE | DOVER | ED | AICS | A | | 203 | $321 | . | $321 | 14% | BUSINESS |
| 73 | DRAKE BUSINESS COLLEGE | ELIZABETH | ED | AICS | A | | 117 | $198 | . | $118 | 57% | BUSINESS |
| 74 | DRAKE SECRETARIAL COLLEGE | JERSEY CITY | ED | AICS | A | | 333 | $875 | . | $242 | 38% | BUSINESS |
| 75 | DRAKE SECRETARIAL COLLEGE | PERTH AMBOY | ED | AICS | A | | 308 | $584 | . | $12 | | BUSINESS |
| 76 | DUCRET SCHOOL OF THE ARTS | PLAINFIELD | ED | NATTS | A | | 211 | $125 | . | $81 | | TRADE |
| 77 | ECHELON FLORIST | VOORHEES | ED | | N | | . | . | . | . | . | TRADE |
| 78 | EDKOT CAREER DEVELOPMENT CORP | | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 79 | EDTEC | | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 80 | ELEC COMPT PROG INST | PATERSON | ED | NATTS | U | | . | $0 | . | $0 | 42% | COMPUTERS |
| 81 | ELIZABETH DEVELOPMENT COMPANY | ELIZABETH | | | N | JTPA | . | $50 | $50 | . | . | SKILLS |
| 82 | EMPIRE TECHNICAL SCHOOL | E ORANGE | ED | NATTS | P | JTPA | 416 | $686 | $30 | $289 | 32% | TECHNICAL |
| 83 | EMPLOYMENT AND TRAINING FOUNDAT | PLEASANTVILLE | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 84 | ENGINE CITY TECHNICAL INST | UNION | ED | NATTS | A | JTPA | 242 | $257 | $5 | $226 | 16% | TECHNICAL |
| 85 | ESSEX COLLEGE BUSINESS | NEWARK | ED | AICS | P | 531 | 690 | $1,440 | $0 | $350 | 36% | BUSINESS |
| 86 | ESSIE MAE'S SCH BEAUTY CULTURE | ELIZABETH | BCH | | U | | 2 | . | . | . | | BEAUTY |

B-2

88

89

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"
* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE DEPT OF HIGHER ED DMV DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT
** A-APPROVED P-PENDING/LIMITED U-UNAPPROVED N-NOT ON FILE
*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

(1) ALL SCHOOLS:ALPHABETICAL
NJ PROPRIETARY SCHOOLS LICENSED BY STATE AGENCIES OR APPROVED FOR JTPA FUNDS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 87 | EUROPEAN ACADEMY COSMETOLOGY | UNION | BCH | NACCAS | A | | 111 | $128 | . | $128 | 11% | BEAUTY |
| 88 | EVERETT'S SCHOOL OF FLORISTRY | HOWELL | ED | | N | | 42 | $1 | . | . | | TRADE |
| 89 | EXECUTYPE, INC. | NEWARK | | | N | 531 | . | $7 | $7 | . | | SKILLS |
| 90 | FIRST SCHOOL FOR CAREERS | PASSAIC | ED | ACCET | A | JTPA | 520 | $465 | $12 | $0 | 55% | BUSINESS |
| 91 | FLORENCE ACQUAIRE INST OF ELECT | WAYNE | ED | | N | | . | . | . | . | . | ELECTROLOGY |
| 92 | FRANKLIN BEAUTY SCHOOL | ELIZABETH | BCH | NACCAS | A | | 65 | $28 | . | $28 | 23% | BEAUTY |
| 93 | FRANKLIN BEAUTY SCHOOL | JERSEY CITY | BCH | NACCAS | A | JTPA | 95 | $19 | $19 | . | 29% | BEAUTY |
| 94 | FRANKLIN BUSINESS SKILLS CNTR | BARRINGTON | ED | ACCET | A | JTPA | 124 | $155 | $11 | $144 | . | BUSINESS |
| 95 | GARDEN ST ACADEMY BEAUTY CUL | S BOUND BROOK | BCH | NACCAS | A | | 25 | $31 | . | $31 | 15% | BEAUTY |
| 96 | GENERAL TECH INST INC | LINDEN | ED | NATTS | A | JTPA | 158 | $265 | $228 | $37 | 25% | TECHNICAL |
| 97 | GEORGEANN'S DEL VAL FINISING | OAKLYN | ED | | N | | 70 | . | . | . | | MODELLING |
| 98 | GERIATRIC MEDICAL CENTERS, INC. | | | | N | JTPA | . | $1 | $1 | . | | HEALTH |
| 99 | GLOBAL BUSINESS INSTITUTE | JERSEY CITY | ED | AICS | A | JTPA | 167 | $602 | $21 | $581 | | BUSINESS |
| 100 | GLOBE BARTENDING SCHOOL | MORRISTOWN | ED | | N | | 121 | . | . | . | . | BARTENDING |
| 101 | GORDON PHILLIPS SCH BEAUTY CUL | COLLINGSWOOD | BCH | NACCAS | A | | 217 | $598 | . | $598 | 24% | BEAUTY |
| 102 | H & R BLOCK TAX SCHOOL | LAKEWOOD | ED | | N | | . | . | . | . | | BUSINESS |
| 103 | HAIR FASHION INSTITUTE | NRTH PLAINFIELD | BCH | NACCAS | A | JTPA | 43 | $5 | $5 | . | | BEAUTY |
| 104 | HAMSON TRUCK DRIVING SCHOOL | WHITEHOUSE | DMV | | N | JTPA | . | . | . | . | | TRUCKS |
| 105 | HARRIS SCHOOL OF BUSINESS | CHERRY HILL | ED | AICS | A | JTPA | 156 | $352 | $30 | $322 | 18 | BUSINESS |
| 106 | HENKELS & MCCOY TRAINING SERVIC | | | | N | 531 | . | $96 | $96 | . | . | SKILLS |
| 107 | HILL INSTITUTE | DENVILLE | ED | AICS | A | | 100 | $187 | . | $187 | 2% | BUSINESS |
| 108 | HO HO KU$ SCHOOL | RAMSEY | ED | AICS | A | JTPA | 179 | $273 | $2 | $251 | | BUSINESS |
| 109 | HORIZON INST OF PARALEGAL | LINDEN | ED | | N | JTPA | 193 | $3 | $2 | . | | BUSINESS |
| 110 | HOUSE OF KAYDEN | MERCHANTVILLE | ED | | N | | . | . | . | . | | MODELLING |
| 111 | ICHR | JERSEY CITY | | | N | 531 | . | $19 | $19 | . | | BUSINESS |
| 112 | INNOVATIVE RESULTS INC. | ATLANTIC CITY | | | N | 531 | . | $0 | $0 | . | | SKILLS |
| 113 | INSTITUTE OF BUSINESS CAREERS | HIGHLAND PARK | ED | AICS | A | JTPA | 254 | $438 | $382 | $32 | . | BUSINESS |
| 114 | INSTITUTE OF BUSINESS CAREERS | TRENTON | ED | AICS | A | JTPA | . | $300 | $252 | $48 | 44% | BUSINESS |
| 115 | INTERIOR DESIGN INSTITUTE | WOODCLIFF LAKE | ED | ACCET | U | | . | . | . | . | . | TRADE |
| 116 | INTERNATIONAL BARTENDING INST | CHERRY HILL | ED | | N | | . | . | . | . | | BARTENDING |
| 117 | INTERNATIONAL BUSINESS SCHOOL | KEARNY | ED | | N | | 54 | . | . | . | | BUSINESS |
| 118 | INVESTMENT ASSISTANCE, INC. | JERSEY CITY | | | N | 531 | . | $0 | $0 | . | | SKILLS |
| 119 | JERSEY SHORE BARTENDING SCHOOL | EATONTOWN | ED | | N | | 164 | $1 | . | . | | BARTENDING |
| 120 | JERSEY TRACTOR TRAILER | RUTHERFORD | DMV | | N | JTPA | . | $92 | $92 | . | | TRUCKS |
| 121 | JO ANDERSON MODELING&CAREER SC | CHERRY HILL | ED | | U | | 209 | . | . | . | | MODELLING |
| 122 | JOE KUBERT SCH CARTOON&GRAPHIC | DOVER | ED | NATTS | A | | 156 | $281 | . | $193 | | TRADE |
| 123 | JOHN CASABLANCAS MODELING | EDISON | ED | | N | | . | . | . | . | | MODELLING |
| 124 | JOHN CASABLANCAS MODELING | FAIRLAWN | ED | | N | | 378 | . | . | . | | MODELLING |
| 125 | JOHN CASABLANCAS MODELING | MAPLE SHADE | ED | | N | | . | . | . | . | | MODELLING |
| 126 | JOHN CASABLANCAS MODELING | WALL TOWNSHIP | ED | | N | | . | . | . | . | | MODELLING |
| 127 | JOHNSON ATELIER TECH INST SCUL | PRINCETON | ED | | U | | . | . | . | . | | TRADE |
| 128 | JOS PATERNO COL BTY CUL | DOVER | BCH | NACCAS | A | | 52 | $29 | . | $29 | 23% | BEAUTY |
| 129 | JURIS-TECH,THE PARALEGAL SCHOOL | WALDWICK | ED | | N | JTPA | . | $4 | $4 | . | | BUSINESS |

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

(1) ALL SCHOOLS:ALPHABETICAL
NJ PROPRIETARY SCHOOLS LICENSED BY STATE AGENCIES OR APPROVED FOR JTPA FUNDS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 130 | KALIX TRADE SCHOOL | PENNSAUKEN | ED | NATTS | A | JTPA | 69 | $113 | $9 | $59 | 49% | TRADE |
| 131 | KANE BUSINESS INSTITUTE | CHERRY HILL | ED | AICS | A | JTPA | 218 | $515 | $5 | $397 | 39% | BUSINESS |
| 132 | KANE BUSINESS INSTITUTE | CAMDEN | ED | AICS | A | JTPA | 355 | $950 | $11 | $603 | | BUSINESS |
| 133 | KATHARINE GIBBS SCHOOL | MONTCLAIR | DHE | AICS | A | JTPA | . | $912 | $16 | $896 | 8% | BUSINESS |
| 134 | KATHARINE GIBBS SCHOOL | PISCATAWAY | ED | AICS | A | | 358 | $569 | . | $569 | 5% | BUSINESS |
| 135 | KITTRELS EDUCATIONAL & TRAINING | JERSEY CITY | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 136 | LADY SHAY MODELING SCHOOL | WILLINGBORO | ED | | N | | 46 | . | . | . | . | MODELLING |
| 137 | LAKEES COMMUNICATIONS | | | | N | JTPA | . | $9 | $9 | . | . | BUSINESS |
| 138 | LAW CENTER FOR PARALEGAL STUDY | MILLBURN | ED | | N | | 16 | $2 | . | . | . | BUSINESS |
| 139 | LINCOLN TECH BUS INST | PENNSAUKEN | ED | AICS | A | JTPA | 814 | $1,707 | $9 | $37 | 4% | TECHNICAL |
| 140 | LINCOLN TECH INSTITUTE | UNION | ED | NATTS | A | JTPA | 1,497 | $3,071 | $155 | $42 | 8% | TECHNICAL |
| 141 | LYONS INSTITUTE | CLARK | ED | NATTS | A | | . | $388 | . | $388 | 14% | HEALTH |
| 142 | LYONS INSTITUTE | HACKENSACK | ED | NATTS | A | | 411 | $470 | . | $187 | 9% | HEALTH |
| 143 | MAISON DE PARIS BTY COLL | HADDONFIELD | BCH | NACCAS | A | JTPA | 105 | $260 | $1 | $259 | 7% | BEAUTY |
| 144 | MARINA'S CASINO DEALERS SCHOOL | ATLANTIC CITY | CCC | | N | JTPA | . | $5 | $5 | . | . | CASINO |
| 145 | MEDISHARE INC. | PLAINFIELD | | | N | 531 | . | $87 | $87 | . | . | HEALTH |
| 146 | METROPOLITAN INST NETWORK TECH | JERSEY CITY | ED | | N | | . | . | . | . | . | TECHNICAL |
| 147 | METROPOLITAN TECHNICAL INST | FAIRFIELD | ED | NATTS | A | | 273 | $127 | . | $127 | 2% | TECHNICAL |
| 148 | MID-ATLANTIC INSTITUTE | KEARNY | ED | | N | JTPA | 21 | $2 | $2 | . | . | TECHNICAL |
| 149 | MODEL WORKS | MADISON | ED | | N | | . | . | . | . | . | MODELLING |
| 150 | MORTGAGE TRAINING CENTER | PARAMUS | ED | | N | | 14 | . | . | . | . | BUSINESS |
| 151 | MTI BUSINESS SCHOOLS | NEWARK | ED | AICS | A | | 244 | $471 | . | $0 | . | BUSINESS |
| 152 | NASH ACADEMY OF ANIMAL ARTS | CLIFFSIDE PARK | ED | NATTS | A | JTPA | 87 | $171 | $2 | $116 | 4% | TRADE |
| 153 | NATIONAL ACADEMY PARALEGAL STD | MAHWAH | ED | ACCET | A | JTPA | 783 | $283 | $6 | $257 | 13% | BUSINESS |
| 154 | NATIONAL BARTENDERS SCHOOL | WOODBRIDGE | ED | | N | | . | . | . | . | . | BARTENDING |
| 155 | NATIONAL EDUCATION CENTER-RETS | NUTLEY | ED | NATTS | A | JTPA | 837 | $1,116 | $16 | $842 | 16% | TECHNICAL |
| 156 | NATIONAL SCHOOLS | | | | N | JTPA | . | $17 | $17 | . | . | TRADE |
| 157 | NATIONAL TRAINING SERVICE, INC | KIRKWOOD | ED | ACCET | A | | . | $11 | . | $11 | . | SKILLS |
| 158 | NATURAL MOTION INST HAIR DSGN | JERSEY CITY | BCH | NACCAS | A | JTPA | 172 | $422 | $12 | $410 | 20% | BEAUTY |
| 159 | NEIGHBORHOOD NANNIES | HADDONFIELD | ED | | N | | . | . | . | . | . | TRADE |
| 160 | NEW HORIZONS INST COSMETOLOGY | UNION CITY | BCH | NACCAS | A | | 81 | $163 | . | $163 | 24% | BEAUTY |
| 161 | NEW YORK RESTAURANT SCHOOL | TOTOWA | ED | ACCET | P | JTPA | . | $76 | $76 | . | . | TRADE |
| 162 | NO JERSEY SCH OF DOG GROOMING | MADISON | ED | | U | | 34 | . | . | . | . | TRADE |
| 163 | NWC SECRETARIAL TRAINING SCHOOL | NEWARK | ED | | N | | . | . | . | . | . | BUSINESS |
| 164 | O'BRIEN'S TRAVEL SCHOOLS | RAMSEY | ED | | U | | 74 | . | . | . | . | TRAVEL |
| 165 | OMEGA INSTITUTE | CINNAMINSON | ED | AICS | A | JTPA | 507 | $650 | $104 | $11 | 18% | BUSINESS |
| 166 | ORANGE BEAUTY SCHOOL | ORANGE | BCH | NACCAS | A | | 31 | . | . | . | . | BEAUTY |
| 167 | PAPERHANGING INSTITUTE | FAIRFIELD | ED | | N | | 84 | $1 | . | . | . | TRADE |
| 168 | PARISIAN BEAUTY SCHOOL | HACKENSACK | BCH | NACCAS | A | JTPA | 76 | $254 | $33 | $221 | 18% | BEAUTY |
| 169 | PASSAIC SCHOOL OF DRAFTING | PASSAIC | ED | NATTS | U | JTPA | 124 | $89 | $12 | | . | TECHNICAL |
| 170 | PB METHOD OF HAIR DESIGN | GLOUCESTER | BCH | NACCAS | A | | 145 | $260 | . | $260 | 35% | BEAUTY |
| 171 | PENNCO TECH | BLACKWOOD | ED | NATTS | A | JTPA | 1,362 | $1,742 | $42 | $143 | 14% | TECHNICAL |
| 172 | PERFORMANCE SCH OF BARTENDING | JERSEY CITY | ED | | N | | 12 | . | . | . | . | BARTENDING |

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"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A-APPROVED P-PENDING/LIMITED U-UNAPPROVED N-NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

(1) ALL SCHOOLS:ALPHABETICAL
NJ PROPRIETARY SCHOOLS LICENSED BY STATE AGENCIES OR APPROVED FOR JTPA FUNDS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 173 | PHILLIPS BUSINESS COLLEGE | JERSEY CITY | ED | AICS | A | | 615 | $1,035 | . | . | 50% | BUSINESS |
| 174 | PHILLIPS BUSINESS COLLEGE | PATERSON | ED | AICS | A | | . | . | . | . | . | BUSINESS |
| 175 | PHILLIPS BUSINESS SCHOOL | EAST ORANGE | ED | AICS | A | JTPA | 635 | $1,444 | $17 | $62 | 41% | BUSINESS |
| 176 | PLAZA SCHOOL (THE) | PARAMUS | ED | NATTS | A | JTPA | 213 | $474 | $25 | $449 | 10% | BUSINESS |
| 177 | POPKIN SCH COURT REPORTING | CHERRY HILL | ED | AICS | A | | 238 | $161 | . | $147 | 8% | BUSINESS |
| 178 | PROFESSIONAL DEALERS SCHOOL | ATLANTIC CITY | CCC | | N | JTPA | . | $2 | $2 | . | . | CASINO |
| 179 | PROFESSIONAL EDUCATION GROUP | | | | N | JTPA | . | $28 | $28 | . | . | TRADE |
| 180 | PROFESSIONAL SCHOOL OF BUSINESS | MILLBURN | ED | | N | | 84 | . | . | . | . | BUSINESS |
| 181 | PROFESSIONAL SERVICES TRAINING | CAMDEN | | | N | 531 | . | $3 | $3 | . | . | SKILLS |
| 182 | QUALITY BUSINESS | | | | N | JTPA | . | $33 | $33 | . | . | TECHNICAL |
| 183 | REIGNBOW BEAUTY ACAD | PERTH AMBOY | BCH | NACCAS | A | | 106 | $255 | . | $255 | 29% | BEAUTY |
| 184 | ROBERTS-WALSH BUSINESS | UNION | ED | AICS | A | JTPA | 1,119 | $1,624 | $107 | $919 | 22% | BUSINESS |
| 185 | ROMAN ACADEMY BEAUTY CUL | HAWTHORNE | BCH | NACCAS | A | JTPA | 79 | $1 | $1 | . | 6% | BEAUTY |
| 186 | SAWYER BUSINESS SCHOOL | NRTH PLAINFIELD | ED | ACCET | P | JTPA | 221 | $366 | $4 | $20 | 61% | BUSINESS |
| 187 | SAWYER SCHOOL OF ELIZABETH | ELIZABETH | ED | AICS | P | | 770 | $1,240 | . | $81 | 38% | BUSINESS |
| 188 | SCHOOL OF DATA PROGRAMMING | PARLIN | ED | AICS | A | | 91 | $13 | . | . | . | COMPUTERS |
| 189 | SCHOOL OF DATA PROGRAMMING | SHREWSBURY | ED | AICS | P | | 60 | $49 | . | . | . | COMPUTERS |
| 190 | SCHOOL OF DATA PROGRAMMING | UNION | ED | AICS | A | | 128 | $30 | . | . | 22% | COMPUTERS |
| 191 | SCS BUSINESS & TECHNICAL INST | EAST ORANGE | ED | AICS | A | JTPA | 903 | $3,633 | $25 | $1,526 | . | COMPUTERS |
| 192 | SCS BUSINESS & TECHNICAL INST | NEWARK | ED | AICS | A | | 1,680 | $6,710 | . | $1,744 | . | COMPUTERS |
| 193 | SCS BUSINESS & TECHNICAL INST | UNION CITY | ED | AICS | A | | 676 | $2,656 | . | $849 | . | COMPUTERS |
| 194 | SERVICE DYNAMICS CORPORATION | NEWARK | | | N | 531 | . | $0 | $0 | . | . | TRADE |
| 195 | SHEFFIELD SCHOOL | PENNINGTON | ED | ACCET | A | | . | $43 | . | $43 | . | TRADE |
| 196 | SHORE BEAUTY SCHOOL | PLEASANTVILLE | BCH | NACCAS | A | | 40 | $124 | . | $124 | 25% | BEAUTY |
| 197 | SHORE TRACTOR TRAILER DRIVE SCH | BAYVILLE | DMV | | N | JTPA | . | $9 | $9 | . | . | TRUCKS |
| 198 | SMITH & SOLOMON SCHOOL | NEW BRUNSWICK | DMV | | N | JTPA | . | $275 | $275 | . | . | TRUCKS |
| 199 | SMITH'S INST COSMETOLOGY | ASBURY PARK | BCH | NACCAS | U | | 12 | . | . | . | 25% | BEAUTY |
| 200 | STAR TECHNICAL INSTITUTE | SOMERDALE | ED | | P | | . | $3 | . | 13 | . | TECHNICAL |
| 201 | STAR TECHNICAL INSTITUTE | CAMDEN | ED | NATTS | N | | 204 | $486 | . | . | . | TECHNICAL |
| 202 | STAR TECHNICAL INSTITUTE | CINNAMINSON | ED | NATTS | A | JTPA | 384 | $437 | $20 | $7 | 14% | TECHNICAL |
| 203 | STAR TECHNICAL INSTITUTE | VINELAND | ED | NATTS | A | | . | $3 | . | $3 | 18% | TECHNICAL |
| 204 | STAR TECHNICAL INSTITUTE | WILLIAMSTOWN | ED | NATTS | M | JTPA | 302 | $452 | $3 | . | . | TECHNICAL |
| 205 | STIA SYSTEMS AND ASSOCIATES | JERSEY CITY | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 206 | STUART SCHOOL | WALL | ED | AICS | A | | 107 | $184 | . | $164 | 9% | BUSINESS |
| 207 | TAYLOR OF BETTY OWEN OF BLOOM- | EAST ORANGE | ED | AICS | P | | 304 | $321 | . | $138 | 9% | TECHNICAL |
| 208 | TBI BUSINESS INSTITUTE | PATERSON | ED | | N | | . | . | . | . | . | BUSINESS |
| 209 | TECHNICAL MANAGEMENT INSTITUTE | EAST ORANGE | | | N | 531 | . | $0 | $0 | . | . | TECHNICAL |
| 210 | TETERBORO SCH AERONAUTICS | TETERBORO | ED | NATTS | A | | 371 | $526 | . | $363 | 10% | TECHNICAL |
| 211 | THOROUGHBRED RACE-RIDING ACAD- | SICKLERVILLE | ED | | N | JTPA | 13 | $31 | $14 | . | . | TRADE |
| 212 | TOOLING & MACHINING INSTITUTE | NEWARK | ED | | N | | . | . | . | . | . | TECHNICAL |
| 213 | TRAVEL INSTITUTE INC | JERSEY CITY | ED | | U | JTPA | 156 | $1 | $1 | . | . | TRAVEL |
| 214 | TRAVEL SCH FOR BUSINESS&LEISURE | DUMONT | ED | | N | | . | . | . | . | . | TRAVEL |
| 215 | TRAVEL WORLD LEARNING | CLIFTON | ED | | N | | . | . | . | . | . | TRAVEL |

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA RECEIVED JTPA FUNDS 531 APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LRB/YOT 10/89

(1) ALL SCHOOLS:ALPHABETICAL
NJ PROPRIETARY SCHOOLS LICENSED BY STATE AGENCIES OR APPROVED FOR JTPA FUNDS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 216 | TRAVELONG ACADEMY | CHATHAM | ED | | N | | 7 | . | . | . | | TRAVEL |
| 217 | ULTRASOUND DIAGNOSTIC SCHOOL | UNION | ED | BHES | A | JTPA | 96 | $99 | $6 | $93 | | HEALTH |
| 218 | UNIGLOBE RAINBOW TRAVEL SCHOOL | MIDDLETOWN | ED | | N | | . | . | . | . | . | TRAVEL |
| 219 | UNION TECHNICAL INST | NEPTUNE | ED | NATTS | A | JTPA | 940 | $2,254 | $59 | $57 | 24% | TECHNICAL |
| 220 | UNITED CAREER CENTER | UNION CITY | ED | SACS | A | | . | $93 | . | $93 | . | BUSINESS |
| 221 | UNIVERSAL ENTERPRISES | | | | N | JTPA | . | $42 | $42 | . | . | SKILLS |
| 222 | UTOPIA MANAGEMENT SERVICES INC. | WEST ORANGE | | | N | 531 | . | $0 | $0 | . | . | BUSINESS |
| 223 | VALBA SCHOOL OF MODELING | LINWOOD | ED | | N | | . | . | . | . | . | MODELLING |
| 224 | VENTURE AND VENTURE | NEW BRUNSWICK | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 225 | VINAS REFRIGERATION SCHOOL | PATERSON | ED | | N | | 56 | . | . | . | . | TECHNICAL |
| 226 | VINELAND ACAD BEAUTY CUL | VINELAND | BCH | NACCAS | A | | 78 | $215 | . | $215 | 19% | BEAUTY |
| 227 | WHITE HORSE BARTENDING SCHOOL | BERLIN | ED | | N | | 146 | . | . | . | . | BARTENDING |
| 228 | WILFRED ACAD HAIR-BEAUTY | TOMS RIVER | BCH | NACCAS | P | | 43 | $191 | . | $191 | 32% | BEAUTY |
| 229 | WILFRED ACADEMY | NEWARK | BCH | NACCAS | P | | 506 | $645 | . | $645 | 37% | BEAUTY |
| 230 | WILFRED ACADEMY | TOTOWA | BCH | NACCAS | P | | 190 | $304 | . | $304 | 28% | BEAUTY |
| 231 | WILFRED ACADEMY | SUCCASUNNA | BCH | NACCAS | P | | 56 | $123 | . | $123 | 10% | BEAUTY |
| 232 | WILFRED BEAUTY ACADEMY | WEST NEW YORK | BCH | NACCAS | P | | 110 | $129 | . | $129 | 31% | BEAUTY |
| 233 | WILFRED BEAUTY ACADEMY | TRENTON | BCH | NACCAS | P | | 82 | $159 | . | $159 | 34% | BEAUTY |
| 234 | WORLD HORIZONS SCHOOL OF TRAVEL | FLORHAM PARK | ED | | N | | 3 | . | . | . | . | TRAVEL |
| 235 | WORLD OF TRENDS INC. | WESTWOOD | | | N | 531 | . | $0 | $0 | . | . | BUSINESS |
| 236 | WORLDWIDE BUSINESS SCHOOLS | CLIFTON | ED | | N | JTPA | 88 | $168 | $168 | . | . | BUSINESS |
| 237 | WORLDWIDE EDUCATIONAL SERVICES | VARIOUS | | | N | 531 | . | $454 | $454 | . | . | BUSINESS |
| 238 | YOUR LEARNING CONNECTION | ASBURY PARK | | | N | 531 | . | $4 | $4 | . | . | TRADE |
| | | | | | | | 44,268 | $80,827 | $4,098 | $40,871 | | |

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"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"
* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT
** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE
*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

## (2) NJ PROPRIETARY SCHOOLS APPROVED FOR NJHEAA STUDENT LOANS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | ACADEMY FOR CAREER EDUCATION | EDISON | ED | ACCET | A | | 47 | $209 | . | $209 | . | TECHNICAL |
| 2 | ACADEMY OF COMPUTER GRAPHICS | BERLIN | ED | ACCET | A | JTPA | 87 | $255 | $62 | $193 | . | COMPUTERS |
| 3 | AMERICAN BARTENDERS SCHOOL | MONTCLAIR | ED | NATTS | A | JTPA | 477 | $380 | $4 | $376 | . | BARTENDING |
| 4 | AMERICAN BUSINESS ACADEMY | HACKENSACK | ED | AICS | A | | 290 | $430 | . | $344 | 4% | BUSINESS |
| 5 | AMERICAN BUSINESS INSTITUTE | NEWARK | ED | AICS | P | JTPA | 659 | $424 | $5 | $419 | 29% | BUSINESS |
| 6 | AMERICAN BUSINESS INSTITUTE-CPI | PARAMUS | ED | AICS | P | JTPA | . | $3,734 | $27 | $3,707 | . | COMPUTERS |
| 7 | AR-LYNN TECHNICAL INSTITUTE | ASBURY PARK | ED | ACCET | A | 531 | 53 | $115 | $10 | $83 | . | TECHNICAL |
| 8 | ARTISTIC ACADEMY HAIR DESIGN | FAIR LAWN | BCH | NACCAS | A | | 100 | $164 | . | $164 | . | BEAUTY |
| 9 | ASSOCIATED BUSINESS CAREERS | ATLANTIC CITY | ED | AICS | A | | . | $653 | . | $653 | . | COMPUTERS |
| 10 | ASSOCIATED BUSINESS CAREERS | HADDON HEIGHTS | ED | AICS | P | JTPA | 480 | $1,126 | $15 | $1,111 | 32% | BUSINESS |
| 11 | ASSOCIATED BUSINESS CAREERS | HAMILTON TWP | ED | AICS | A | | 463 | $1,187 | . | $240 | 37% | COMPUTERS |
| 12 | BARCLAY CAREER SCHOOL | EAST ORANGE | ED | NATTS | A | | 152 | $1,320 | . | $1,320 | 21% | BUSINESS |
| 13 | BERDAN INSTITUTE | TOTOWA | ED | NATTS | A | JTPA | 126 | $329 | $16 | $313 | 13% | HEALTH |
| 14 | BERKELEY SCH OF WOODBRIDGE | WOODBRIDGE | DHE | MSACS | A | | . | $700 | . | $700 | 8% | BUSINESS |
| 15 | BERKELEY SCHOOL | WALDWICK | DHE | MSACS | A | JTPA | . | $306 | $2 | $304 | 1% | BUSINESS |
| 16 | BETTY OWEN SECRETARIAL SYSTEMS | JERSEY CITY | ED | AICS | A | JTPA | 257 | $721 | $58 | $663 | . | BUSINESS |
| 17 | BILINGUAL INSTITUTE | NEWARK | ED | AICS | A | JTPA | 350 | $833 | $63 | $560 | 48% | BUSINESS |
| 18 | BRICK COMPUTER SCI INST | BRICKTOWN | ED | NATTS | A | | 729 | $1,654 | . | $1,071 | 14% | COMPUTERS |
| 19 | BUSINESS TRAINING INSTITUTE | MAYWOOD | ED | AICS | P | JTPA | 359 | $132 | $74 | $58 | . | COMPUTERS |
| 20 | CANTERBURY/NEVADA CAREER SCHOOL | VINELAND | DMV | ACCET | A | JTPA | . | $267 | $3 | $264 | . | TRUCKS |
| 21 | CAPRI INST HAIR DESIGN | CLIFTON | BCH | NACCAS | A | | 213 | $274 | . | $274 | 9% | BEAUTY |
| 22 | CAPRI INST HAIR DESIGN | NORTH HALEDON | BCH | NACCAS | A | | 50 | $53 | . | $53 | 8% | BEAUTY |
| 23 | CAPRI INST HAIR DESIGN | PARAMUS | BCH | NACCAS | A | JTPA | 120 | $110 | $51 | $59 | 4% | BEAUTY |
| 24 | CAPRI INST OF HAIR DESIGN | KENILWORTH | BCH | NACCAS | A | | 117 | $181 | . | $181 | 13% | BEAUTY |
| 25 | CAPRI INSTITUTE HAIR DESIGN | RARITAN | BCH | NACCAS | A | | 52 | $49 | . | $49 | . | BEAUTY |
| 26 | CAPRI INSTITUTE OF HAIR DESIGN | BRICKTOWN | BCH | NACCAS | A | | 86 | $179 | . | $179 | 10% | BEAUTY |
| 27 | CHUBB INSTITUTE | JERSEY CITY | ED | NATTS | A | JTPA | 492 | $905 | $104 | $801 | . | COMPUTERS |
| 28 | CHUBB INSTITUTE | PARSIPPANY | ED | NATTS | A | | 1,465 | $1,298 | . | $1,298 | 2% | COMPUTERS |
| 29 | CITTONE INSTITUTE | EDISON | ED | AICS | A | JTPA | 1,982 | $3,717 | $17 | $3,700 | 12% | BUSINESS |
| 30 | CITTONE INSTITUTE | PRINCETON | ED | AICS | A | | 29 | $25 | . | . | . | BUSINESS |
| 31 | CLAIRE DENARZO INST PROFES- | WESTWOOD | ED | NATTS | A | | 19 | $10 | . | $3 | . | ELECTROLOGY |
| 32 | COMPUTER LEARNING CENTER | PARAMUS | ED | AICS | A | JTPA | 658 | $1,750 | $51 | $76 | . | COMPUTERS |
| 33 | CONCORDE SCH HAIR DESIGN | WANAMASSA | BCH | NACCAS | A | | 82 | $164 | . | $164 | 8% | BEAUTY |
| 34 | DEVRY TECHNICAL INSTITUTE | WOODBRIDGE | ED | NATTS | A | | 3,624 | $9,139 | . | $1,806 | 6% | TECHNICAL |
| 35 | DIVERS ACA OF EASTERN SEABOARD | CAMDEN | ED | NATTS | A | | 127 | $376 | . | $78 | 11% | TRADE |
| 36 | DOROTHY ARISTONE'S SCHOOL OF | MAPLE SHADE | ED | NATTS | A | JTPA | 319 | $379 | $18 | $346 | 34% | BUSINESS |
| 37 | DOVER BUSINESS COLLEGE | DOVER | ED | AICS | A | | 203 | $321 | . | $321 | 14% | BUSINESS |
| 38 | DRAKE BUSINESS COLLEGE | ELIZABETH | ED | AICS | A | | 117 | $196 | . | $118 | 57% | BUSINESS |
| 39 | DRAKE SECRETARIAL COLLEGE | JERSEY CITY | ED | AICS | A | | 333 | $875 | . | $242 | 38% | BUSINESS |
| 40 | DRAKE SECRETARIAL COLLEGE | PERTH AMBOY | ED | AICS | A | | 308 | $594 | . | $12 | . | BUSINESS |
| 41 | DUCRET SCHOOL OF THE ARTS | PLAINFIELD | ED | NATTS | A | | 211 | $125 | . | $81 | . | TRADE |
| 42 | EMPIRE TECHNICAL SCHOOL | E ORANGE | ED | NATTS | P | JTPA | 416 | $686 | $30 | $289 | 32% | TECHNICAL |
| 43 | ENGINE CITY TECHNICAL INST | UNION | ED | NATTS | A | JTPA | 242 | $257 | $5 | $226 | 16% | TECHNICAL |
| 44 | ESSEX COLLEGE BUSINESS | NEWARK | ED | AICS | P | 531 | 690 | $1,440 | $0 | $350 | 36% | BUSINESS |
| 45 | EUROPEAN ACADEMY COSMETOLOGY | UNION | BCH | NACCAS | A | | 111 | $128 | . | $128 | 11% | BEAUTY |

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

## (2) NJ PROPRIETARY SCHOOLS APPROVED FOR NJHEAA STUDENT LOANS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 46 | FIRST SCHOOL FOR CAREERS | PASSAIC | ED | ACCET | A | JTPA | 520 | $465 | $12 | $0 | 55% | BUSINESS |
| 47 | FRANKLIN BEAUTY SCHOOL | ELIZABETH | BCH | NACCAS | A | | 65 | $28 | . | $28 | 23% | BEAUTY |
| 48 | FRANKLIN BEAUTY SCHOOL | JERSEY CITY | BCH | NACCAS | A | JTPA | 95 | $19 | $19 | | 29% | BEAUTY |
| 49 | FRANKLIN BUSINESS SKILLS CNTR | BARRINGTON | ED | ACCET | A | JTPA | 124 | $155 | $11 | $144 | . | BUSINESS |
| 50 | GARDEN ST ACADEMY BEAUTY CUL | S BOUND BROOK | BCH | NACCAS | A | | 25 | $31 | . | $31 | 15% | BEAUTY |
| 51 | GENERAL TECH INST INC | LINDEN | ED | NATTS | A | JTPA | 158 | $285 | $228 | $37 | 25% | TECHNICAL |
| 52 | GLOBAL BUSINESS INSTITUTE | JERSEY CITY | ED | AICS | A | JTPA | 167 | $802 | $21 | $581 | . | BUSINESS |
| 53 | GORDON PHILLIPS SCH BEAUTY CUL | COLLINGSWOOD | BCH | NACCAS | A | | 217 | $598 | . | $598 | 24% | BEAUTY |
| 54 | HAIR FASHION INSTITUTE | NRTH PLAINFIELD | BCH | NACCAS | A | JTPA | 43 | $5 | $5 | . | . | BEAUTY |
| 55 | HARRIS SCHOOL OF BUSINESS | CHERRY HILL | ED | AICS | A | JTPA | 156 | $352 | $30 | $322 | 18% | BUSINESS |
| 56 | HILL INSTITUTE | DENVILLE | ED | AICS | A | | 100 | $187 | . | $187 | 2% | BUSINESS |
| 57 | HO HO KUS SCHOOL | RAMSEY | ED | AICS | A | JTPA | 179 | $273 | $2 | $251 | | BUSINESS |
| 58 | INSTITUTE OF BUSINESS CAREERS | HIGHLAND PARK | ED | AICS | A | JTPA | 254 | $438 | $382 | $32 | . | BUSINESS |
| 59 | INSTITUTE OF BUSINESS CAREERS | TRENTON | ED | AICS | A | JTPA | . | $300 | $252 | $48 | 44% | BUSINESS |
| 60 | JOE KUBERT SCH CARTOON&GRAPHIC | DOVER | ED | NATTS | A | | 158 | $261 | . | $193 | | TRADE |
| 61 | JOS PATERNO COL BTY CUL | DOVER | BCH | NACCAS | A | | 52 | $29 | . | $29 | 23% | BEAUTY |
| 62 | KALIX TRADE SCHOOL | PENNSAUKEN | ED | NATTS | A | JTPA | 69 | $113 | $9 | $59 | 49% | TRADE |
| 63 | KANE BUSINESS INSTITUTE | CHERRY HILL | ED | AICS | A | JTPA | 218 | $515 | $5 | $397 | 39% | BUSINESS |
| 64 | KANE BUSINESS INSTITUTE | CAMDEN | ED | AICS | A | JTPA | 355 | $950 | $11 | $603 | | BUSINESS |
| 65 | KATHARINE GIBBS SCHOOL | MONTCLAIR | DHE | AICS | A | JTPA | . | $912 | $16 | $896 | 8% | BUSINESS |
| 66 | KATHARINE GIBBS SCHOOL | PISCATAWAY | ED | AICS | A | | 358 | $569 | . | $569 | 5% | BUSINESS |
| 67 | LINCOLN TECH BUS INST | PENNSAUKEN | ED | AICS | A | JTPA | 814 | $1,707 | $9 | $37 | 4% | TECHNICAL |
| 68 | LINCOLN TECH INSTITUTE | UNION | ED | NATTS | A | JTPA | 1,497 | $3,071 | $155 | $42 | 8% | TECHNICAL |
| 69 | LYONS INSTITUTE | CLARK | ED | NATTS | A | | . | $388 | . | $388 | 14% | HEALTH |
| 70 | LYONS INSTITUTE | HACKENSACK | ED | NATTS | A | | 411 | $470 | . | $187 | 9% | HEALTH |
| 71 | MAISON DE PARIS BTY COLL | HADDONFIELD | BCH | NACCAS | A | JTPA | 105 | $260 | $1 | $259 | 7% | BEAUTY |
| 72 | METROPOLITAN TECHNICAL INST | FAIRFIELD | ED | NATTS | A | | 273 | $127 | . | $127 | 2% | TECHNICAL |
| 73 | MTI BUSINESS SCHOOLS | NEWARK | ED | AICS | A | | 244 | $471 | . | $0 | . | BUSINESS |
| 74 | NASH ACADEMY OF ANIMAL ARTS | CLIFFSIDE PARK | ED | NATTS | A | JTPA | 87 | $171 | $2 | $116 | 4% | TRADE |
| 75 | NATIONAL ACADEMY PARALEGAL STD | MAHWAH | ED | ACCET | A | JTPA | 783 | $263 | $8 | $257 | 13% | BUSINESS |
| 76 | NATIONAL EDUCATION CENTER-RETS | NUTLEY | ED | NATTS | A | JTPA | 837 | $1,116 | $16 | $842 | 16% | TECHNICAL |
| 77 | NATIONAL TRAINING SERVICE, INC | KIRKWOOD | ED | ACCET | A | | . | $11 | . | $11 | . | SKILLS |
| 78 | NATURAL MOTION INST HAIR DSGN | JERSEY CITY | BCH | NACCAS | A | JTPA | 172 | $422 | $12 | $410 | 20% | BEAUTY |
| 79 | NEW HORIZONS INST COSMETOLOGY | UNION CITY | BCH | NACCAS | A | | 81 | $163 | . | $163 | 24% | BEAUTY |
| 80 | NEW YORK RESTAURANT SCHOOL | TOTOWA | ED | ACCET | P | JTPA | . | $76 | $76 | | . | TRADE |
| 81 | OMEGA INSTITUTE | CINNAMINSON | ED | AICS | A | JTPA | 507 | $850 | $104 | $11 | 18% | BUSINESS |
| 82 | ORANGE BEAUTY SCHOOL | ORANGE | BCH | NACCAS | A | | 31 | . | . | . | | BEAUTY |
| 83 | PARISIAN BEAUTY SCHOOL | HACKENSACK | BCH | NACCAS | A | JTPA | 78 | $254 | $33 | $221 | 18% | BEAUTY |
| 84 | PB METHOD OF HAIR DESIGN | GLOUCESTER | BCH | NACCAS | A | | 145 | $280 | . | $280 | 35% | BEAUTY |
| 85 | PENNCO TECH | BLACKWOOD | ED | NATTS | A | JTPA | 1,382 | $1,742 | $42 | $143 | 14% | TECHNICAL |
| 86 | PHILLIPS BUSINESS COLLEGE | JERSEY CITY | ED | AICS | A | | 615 | $1,035 | . | | 50% | BUSINESS |
| 87 | PHILLIPS BUSINESS COLLEGE | PATERSON | ED | AICS | A | | . | . | . | . | . | BUSINESS |
| 88 | PHILLIPS BUSINESS SCHOOL | EAST ORANGE | ED | AICS | A | JTPA | 635 | $1,444 | $17 | $62 | 41% | BUSINESS |
| 89 | PLAZA SCHOOL (THE) | PARAMUS | ED | NATTS | A | JTPA | 213 | $474 | $25 | $449 | 10% | BUSINESS |
| 90 | POPKIN SCH COURT REPORTING | CHERRY HILL | ED | AICS | A | | 238 | $161 | . | $147 | 8% | BUSINESS |

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

## (2) NJ PROPRIETARY SCHOOLS APPROVED FOR NJHEAA STUDENT LOANS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 91 | REIGNBOW BEAUTY ACAD | PERTH AMBOY | BCH | NACCAS | A | | 106 | $255 | . | $255 | 29% | BEAUTY |
| 92 | ROBERTS-WALSH BUSINESS | UNION | ED | AICS | A | JTPA | 1,119 | $1,624 | $107 | $919 | 22% | BUSINESS |
| 93 | ROMAN ACADEMY BEAUTY CUL | HAWTHORNE | BCH | NACCAS | A | JTPA | 79 | $1 | $1 | . | 6% | BEAUTY |
| 94 | SAWYER BUSINESS SCHOOL | NRTH PLAINFIELD | ED | ACCET | P | JTPA | 221 | $366 | $4 | $20 | 61% | BUSINESS |
| 95 | SAWYER SCHOOL OF ELIZABETH | ELIZABETH | ED | AICS | P | | 770 | $1,240 | . | $81 | 38% | BUSINESS |
| 96 | SCHOOL OF DATA PROGRAMMING | PARLIN | ED | AICS | A | | 91 | $13 | . | . | . | COMPUTERS |
| 97 | SCHOOL OF DATA PROGRAMMING | SHREWSBURY | ED | AICS | P | | 60 | $49 | . | . | . | COMPUTERS |
| 98 | SCHOOL OF DATA PROGRAMMING | UNION | ED | AICS | A | | 128 | $30 | . | . | 22% | COMPUTERS |
| 99 | SCS BUSINESS & TECHNICAL INST | EAST ORANGE | ED | AICS | A | JTPA | 903 | $3,633 | $25 | $1,526 | . | COMPUTERS |
| 100 | SCS BUSINESS & TECHNICAL INST | NEWARK | ED | AICS | A | | 1,680 | $6,710 | . | $1,744 | . | COMPUTERS |
| 101 | SCS BUSINESS & TECHNICAL INST | UNION CITY | ED | AICS | A | | 676 | $2,656 | . | $849 | . | COMPUTERS |
| 102 | SHEFFIELD SCHOOL | PENNINGTON | ED | ACCET | A | | . | $43 | . | $43 | . | TRADE |
| 103 | SHORE BEAUTY SCHOOL | PLEASANTVILLE | BCH | NACCAS | A | | 40 | $124 | . | $124 | 25% | BEAUTY |
| 104 | STAR TECHNICAL INSTITUTE | SOMERDALE | ED | | P | | . | $3 | . | $3 | . | TECHNICAL |
| 105 | STAR TECHNICAL INSTITUTE | CINNAMINSON | ED | NATTS | A | JTPA | 384 | $437 | $20 | $7 | 14% | TECHNICAL |
| 106 | STAR TECHNICAL INSTITUTE | VINELAND | ED | NATTS | A | | . | $3 | . | $3 | 18% | TECHNICAL |
| 107 | STUART SCHOOL | WALL | ED | AICS | A | | 107 | $164 | . | $164 | 9% | BUSINESS |
| 108 | TAYLOR OF BETTY OWEN OF BLOOM- | EAST ORANGE | ED | AICS | P | | 304 | $321 | . | $138 | 9% | TECHNICAL |
| 109 | TETERBORO SCH AERONAUTICS | TETERBORO | ED | NATTS | A | | 371 | $526 | . | $363 | 10% | TECHNICAL |
| 110 | ULTRASOUND DIAGNOSTIC SCHOOL | UNION | ED | BHES | A | JTPA | 98 | $99 | $6 | $93 | | HEALTH |
| 111 | UNION TECHNICAL INST | NEPTUNE | ED | NATTS | A | JTPA | 940 | $2,254 | $59 | $57 | 24% | TECHNICAL |
| 112 | UNITED CAREER CENTER | UNION CITY | ED | SACS | A | | . | $93 | . | $93 | . | BUSINESS |
| 113 | VINELAND ACAD BEAUTY CUL | VINELAND | BCH | NACCAS | A | | 76 | $215 | . | $215 | 19% | BEAUTY |
| 114 | WILFRED ACAD HAIR-BEAUTY | TOMS RIVER | BCH | NACCAS | P | | 43 | $191 | . | $191 | 32% | BEAUTY |
| 115 | WILFRED ACADEMY | NEWARK | BCH | NACCAS | P | | 506 | $645 | . | $645 | 37% | BEAUTY |
| 116 | WILFRED ACADEMY | TOTOWA | BCH | NACCAS | P | | 190 | $304 | . | $304 | 28% | BEAUTY |
| 117 | WILFRED ACADEMY | SUCCASUNNA | BCH | NACCAS | P | | 56 | $123 | . | $123 | 10% | BEAUTY |
| 118 | WILFRED BEAUTY ACADEMY | WEST NEW YORK | BCH | NACCAS | P | | 110 | $129 | . | $129 | 31% | BEAUTY |
| 119 | WILFRED BEAUTY ACADEMY | TRENTON | BCH | NACCAS | P | | 82 | $159 | . | $159 | 34% | BEAUTY |
| | | | | | | | 38,268 | $82,383 | $2,338 | $40,971 | | |

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA RECEIVED JTPA FUNDS 531 APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YDT 10/89

## (3) NJ PROPRIETARY SCHOOLS LICENSED BY THE DEPT OF EDUCATION

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | ACADEMY FOR CAREER EDUCATION | EDISON | ED | ACCET | A | | 47 | $209 | . | $209 | . | TECHNICAL |
| 2 | ACADEMY OF ADVANCED TRAFFIC | BRIDGEWATER | ED | | N | | . | . | . | . | . | TECHNICAL |
| 3 | ACADEMY OF COMPUTER GRAPHICS | BERLIN | ED | ACCET | A | JTPA | 87 | $255 | $62 | $193 | . | COMPUTERS |
| 4 | ALLIED CAREER INSTITUTE | ASBURY PARK | ED | | N | JTPA | . | $11 | $11 | . | . | HEALTH |
| 5 | ALLIED CHIRO-MEDICAL, INC. | ENGLEWOOD | ED | | N | JTPA | . | $3 | $3 | . | . | HEALTH |
| 6 | ALLIED HEALTH CAREERS | JERSEY CITY | ED | | N | | 47 | . | . | . | . | HEALTH |
| 7 | AMBASSADOR TRAVEL SCHOOL | ALLENDALE | ED | | N | | . | . | . | . | . | TRAVEL |
| 8 | AMERICAN BARTENDERS SCHOOL | MONTCLAIR | ED | NATTS | A | JTPA | 477 | $380 | $4 | $376 | . | BARTENDING |
| 9 | AMERICAN BUSINESS ACADEMY | HACKENSACK | ED | AICS | A | | 290 | $430 | . | $344 | 4% | BUSINESS |
| 10 | AMERICAN BUSINESS INSTITUTE | NEWARK | ED | AICS | P | JTPA | 659 | $424 | $5 | $419 | 29% | BUSINESS |
| 11 | AMERICAN BUSINESS INSTITUTE-CPI | PARAMUS | ED | AICS | P | JTPA | . | $3,734 | $27 | $3,707 | . | COMPUTERS |
| 12 | AMERICAN INSTITUTE OF FINANCE | BLOOMFIELD | ED | | N | | . | . | . | . | . | BUSINESS |
| 13 | AMERICAN SCH FLORAL&PLANT DESGN | MADISON | ED | | N | | . | . | . | . | . | TRADE |
| 14 | AMERICAN SCHOOL OF DOG GROOMING | NEW EGYPT | ED | | N | JTPA | . | $2 | $2 | . | . | TRADE |
| 15 | AR-LYNN TECHNICAL INSTITUTE | ASBURY PARK | ED | ACCET | A | 531 | 53 | $115 | $10 | $83 | . | TECHNICAL |
| 16 | ARMAT SCH FOR THE GRAPHIC ARTS | PLAINFIELD | ED | | U | JTPA | 64 | $101 | $98 | . | . | TRADE |
| 17 | ASSOCIATED BUSINESS CAREERS | ATLANTIC CITY | ED | AICS | A | | . | $653 | . | $653 | . | COMPUTERS |
| 18 | ASSOCIATED BUSINESS CAREERS | HADDON HEIGHTS | ED | AICS | P | JTPA | 480 | $1,126 | $15 | $1,111 | 32% | BUSINESS |
| 19 | ASSOCIATED BUSINESS CAREERS | HAMILTON TWP | ED | AICS | A | | 463 | $1,187 | . | $240 | 37% | COMPUTERS |
| 20 | BARBIZON SCHOOL OF MODELING | PARAMUS | ED | | N | | . | . | . | . | . | MODELLING |
| 21 | BARBIZON SCHOOL OF MODELING | MONTCLAIR | ED | | N | | . | . | . | . | . | MODELLING |
| 22 | BARBIZON SCHOOL OF MODELING | HIGHLAND PARK | ED | | N | | 260 | . | . | . | . | MODELLING |
| 23 | BARBIZON SCHOOL OF MODELING | RED BANK | ED | | N | | 420 | . | . | . | . | MODELLING |
| 24 | BARBIZON SCHOOL OF MODELING | TRENTON | ED | | N | | 160 | . | . | . | . | MODELLING |
| 25 | BARBIZON SCHOOL OF MODELING | UNION | ED | | N | | . | . | . | . | . | MODELLING |
| 26 | BARCLAY CAREER SCHOOL | EAST ORANGE | ED | NATTS | A | | 152 | $1,320 | . | $1,320 | 21% | BUSINESS |
| 27 | BARTENDER'S ACADEMY | LINDEN | ED | | N | | 130 | . | . | . | . | BARTENDING |
| 28 | BERDAN INSTITUTE | TOTOWA | ED | NATTS | A | JTPA | 126 | $329 | $16 | $313 | 13% | HEALTH |
| 29 | BERGEN BARTENDERS' SCHOOL | LYNDHURST | ED | | N | | . | . | . | . | . | BARTENDING |
| 30 | BETTY OWEN SECRETARIAL SYSTEMS | JERSEY CITY | ED | AICS | A | JTPA | 257 | $721 | $58 | $663 | . | BUSINESS |
| 31 | BILINGUAL INSTITUTE | NEWARK | ED | AICS | A | JTPA | 350 | $833 | $63 | $560 | 48% | BUSINESS |
| 32 | BILINGUAL INSTITUTE | PATERSON | ED | | N | | 58 | $8 | . | . | . | BUSINESS |
| 33 | BRICK COMPUTER SCI INST | BRICKTOWN | ED | NATTS | A | | 729 | $1,654 | . | $1,071 | 14% | COMPUTERS |
| 34 | BUSINESS TRAINING INSTITUTE | MAYWOOD | ED | AICS | P | JTPA | 359 | $132 | $74 | $58 | . | COMPUTERS |
| 35 | CALIFORNIA SCH OF MODELING | TRENTON | ED | | N | | . | . | . | . | . | MODELLING |
| 36 | CAREERS IN TRAVEL, INC. | FREEHOLD | ED | | U | | . | . | . | . | . | TRAVEL |
| 37 | CHERRY HILL TRAVEL SCHOOL | MT LAUREL | ED | | U | | . | . | . | . | . | TRAVEL |
| 38 | CHRISTINE VALMAY INT SCH | PINE BROOK | ED | | N | | 34 | . | . | . | . | MODELLING |
| 39 | CHUBB INSTITUTE | JERSEY CITY | ED | NATTS | A | JTPA | 492 | $905 | $104 | $801 | . | COMPUTERS |
| 40 | CHUBB INSTITUTE | PARSIPPANY | ED | NATTS | A | | 1,465 | $1,298 | . | $1,298 | 2% | COMPUTERS |
| 41 | CITTONE INSTITUTE | EDISON | ED | AICS | A | JTPA | 1,982 | $3,717 | $17 | $3,700 | 12% | BUSINESS |
| 42 | CITTONE INSTITUTE | PRINCETON | ED | AICS | A | | 29 | $25 | . | . | . | BUSINESS |
| 43 | CLAIRE DEMARZO INST PROFES- | WESTWOOD | ED | NATTS | A | | 19 | $10 | . | $3 | . | ELECTROLOGY |
| 44 | COMPUTER LEARNING CENTER | PARAMUS | ED | AICS | A | JTPA | 658 | $1,750 | $51 | $76 | . | COMPUTERS |
| 45 | COMPUTER PROCESSING INSTITUTE | PARAMUS | ED | AICS | U | JTPA | 1,960 | $5,480 | $41 | $0 | 11% | COMPUTERS |







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NJHEAA:LFB/YOT 10/89

## (3) NJ PROPRIETARY SCHOOLS LICENSED BY THE DEPT OF EDUCATION

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 46 | COMPUTER STUDIO TRAINING CENTER | BURLINGTON | ED | | N | | . | . | . | | | COMPUTERS |
| 47 | CONNECTICUT SCH OF BROADCASTING | ROCHELLE PARK | ED | | N | | 138 | $1 | . | | | TRADE |
| 48 | DEVRY TECHNICAL INSTITUTE | WOODBRIDGE | ED | NATTS | A | | 3,624 | $9,139 | . | $1,806 | 6% | TECHNICAL |
| 49 | DIVERS ACA OF EASTERN SEABOARD | CAMDEN | ED | NATTS | A | | 127 | $376 | . | $78 | 11% | TRADE |
| 50 | DOROTHY ARISTONE'S SCHOOL OF | MAPLE SHADE | ED | NATTS | A | JTPA | 319 | $379 | $18 | $346 | 34% | BUSINESS |
| 51 | DOVER BUSINESS COLLEGE | DOVER | ED | AICS | A | | 203 | $321 | . | $321 | 14% | BUSINESS |
| 52 | DRAKE BUSINESS COLLEGE | ELIZABETH | ED | AICS | A | | 117 | $196 | . | $118 | 57% | BUSINESS |
| 53 | DRAKE SECRETARIAL COLLEGE | JERSEY CITY | ED | AICS | A | | 333 | $875 | . | $242 | 38% | BUSINESS |
| 54 | DRAKE SECRETARIAL COLLEGE | PERTH AMBOY | ED | AICS | A | | 308 | $594 | . | $12 | | BUSINESS |
| 55 | DUCRET SCHOOL OF THE ARTS | PLAINFIELD | ED | NATTS | A | | 211 | $125 | . | $81 | | TRADE |
| 56 | ECHELON FLORIST | VOORHEES | ED | | N | | . | . | . | . | . | TRADE |
| 57 | ELEC COMPT PROG INST | PATERSON | ED | NATTS | U | | . | $0 | . | $0 | 42% | COMPUTERS |
| 58 | EMPIRE TECHNICAL SCHOOL | E ORANGE | ED | NATTS | P | JTPA | 418 | $688 | $30 | $289 | 32% | TECHNICAL |
| 59 | ENGINE CITY TECHNICAL INST | UNION | ED | NATTS | A | JTPA | 242 | $257 | $5 | $226 | 16% | TECHNICAL |
| 60 | ESSEX COLLEGE BUSINESS | NEWARK | ED | AICS | P | 531 | 690 | $1,440 | $0 | $350 | 36% | BUSINESS |
| 61 | EVERETT'S SCHOOL OF FLORISTRY | HOWELL | ED | | N | | 42 | $1 | . | . | . | TRADE |
| 62 | FIRST SCHOOL FOR CAREERS | PASSAIC | ED | ACCET | A | JTPA | 520 | $465 | $12 | $0 | 55% | BUSINESS |
| 63 | FLORENCE ACQUAIRE INST OF ELECT | WAYNE | ED | | N | | . | . | . | . | . | ELECTROLOGY |
| 64 | FRANKLIN BUSINESS SKILLS CNTR | BARRINGTON | ED | ACCET | A | JTPA | 124 | $155 | $11 | $144 | . | BUSINESS |
| 65 | GENERAL TECH INST INC | LINDEN | ED | NATTS | A | JTPA | 158 | $265 | $228 | $37 | 25% | TECHNICAL |
| 66 | GEORGEANN'S DEL VAL FINISING | OAKLYN | ED | | N | | 70 | . | . | . | . | MODELLING |
| 67 | GLOBAL BUSINESS INSTITUTE | JERSEY CITY | ED | AICS | A | JTPA | 187 | $802 | $21 | $581 | . | BUSINESS |
| 68 | GLOBE BARTENDING SCHOOL | MORRISTOWN | ED | | N | | 121 | . | . | . | . | BARTENDING |
| 69 | H & R BLOCK TAX SCHOOL | LAKEWOOD | ED | | N | | . | . | . | . | . | BUSINESS |
| 70 | HARRIS SCHOOL OF BUSINESS | CHERRY HILL | ED | AICS | A | JTPA | 156 | $352 | $30 | $322 | 18% | BUSINESS |
| 71 | HILL INSTITUTE | DENVILLE | ED | AICS | A | | 100 | $187 | . | $187 | 2% | BUSINESS |
| 72 | HO HO KUS SCHOOL | RAMSEY | ED | AICS | A | JTPA | 179 | $273 | $2 | $251 | | BUSINESS |
| 73 | HORIZON INST OF PARALEGAL | LINDEN | ED | | N | JTPA | 193 | $3 | $2 | . | . | BUSINESS |
| 74 | HOUSE OF KAYDEN | MERCHANTVILLE | ED | | N | | . | . | . | . | . | MODELLING |
| 75 | INSTITUTE OF BUSINESS CAREERS | HIGHLAND PARK | ED | AICS | A | JTPA | 254 | $438 | $382 | $32 | . | BUSINESS |
| 76 | INSTITUTE OF BUSINESS CAREERS | TRENTON | ED | AICS | A | JTPA | . | $300 | $252 | $48 | 44% | BUSINESS |
| 77 | INTERIOR DESIGN INSTITUTE | WOODCLIFF LAKE | ED | ACCET | U | | . | . | . | . | . | TRADE |
| 78 | INTERNATIONAL BARTENDING INST | CHERRY HILL | ED | | N | | . | . | . | . | . | BARTENDING |
| 79 | INTERNATIONAL BUSINESS SCHOOL | KEARNY | ED | | N | | 54 | . | . | . | . | BUSINESS |
| 80 | JERSEY SHORE BARTENDING SCHOOL | EATONTOWN | ED | | N | | 164 | $1 | . | . | . | BARTENDING |
| 81 | JO ANDERSON MODELING&CAREER SC | CHERRY HILL | ED | | U | | 209 | . | . | . | . | MODELLING |
| 82 | JOE KUBERT SCH CARTOON&GRAPHIC | DOVER | ED | NATTS | A | | 156 | $281 | . | $193 | | TRADE |
| 83 | JOHN CASABLANCAS MODELING | EDISON | ED | | N | | . | . | . | . | . | MODELLING |
| 84 | JOHN CASABLANCAS MODELING | FAIRLAWN | ED | | N | | 378 | . | . | . | . | MODELLING |
| 85 | JOHN CASABLANCAS MODELING | MAPLE SHADE | ED | | N | | . | . | . | . | . | MODELLING |
| 86 | JOHN CASABLANCAS MODELING | WALL TOWNSHIP | ED | | N | | . | . | . | . | . | MODELLING |
| 87 | JOHNSON ATELIER TECH INST SCUL | PRINCETON | ED | | U | | . | . | . | . | . | TRADE |
| 88 | JURIS-TECH, THE PARALEGAL SCHOOL | WALDWICK | ED | | N | JTPA | . | $4 | $4 | . | . | BUSINESS |
| 89 | KALIX TRADE SCHOOL | PENNSAUKEN | ED | NATTS | A | JTPA | 69 | $113 | $9 | $59 | 49% | TRADE |
| 90 | KANE BUSINESS INSTITUTE | CHERRY HILL | ED | AICS | A | JTPA | 216 | $515 | $5 | $397 | 39% | BUSINESS |

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531



NJHEAA:LKB/YOT 10/89

## (3) NJ PROPRIETARY SCHOOLS LICENSED BY THE DEPT OF EDUCATION

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 91 | KANE BUSINESS INSTITUTE | CAMDEN | ED | AICS | A | JTPA | 355 | $950 | $11 | $603 | | BUSINESS |
| 92 | KATHARINE GIBBS SCHOOL | PISCATAWAY | ED | AICS | A | | 358 | $569 | . | $569 | 5% | BUSINESS |
| 93 | LADY SHAY MODELING SCHOOL | WILLINGBORO | ED | | N | | 46 | . | . | . | . | MODELLING |
| 94 | LAW CENTER FOR PARALEGAL STUDY | MILLBURN | ED | | N | | 16 | $2 | . | . | . | BUSINESS |
| 95 | LINCOLN TECH BUS INST | PENNSAUKEN | ED | AICS | A | JTPA | 814 | $1,707 | $9 | $37 | 4% | TECHNICAL |
| 96 | LINCOLN TECH INSTITUTE | UNION | ED | NATTS | A | JTPA | 1,497 | $3,071 | $155 | $42 | 8% | TECHNICAL |
| 97 | LYONS INSTITUTE | CLARK | ED | NATTS | A | | . | $388 | . | $388 | 14% | HEALTH |
| 98 | LYONS INSTITUTE | HACKENSACK | ED | NATTS | A | | 411 | $470 | . | $187 | 9% | HEALTH |
| 99 | METROPOLITAN INST NETWORK TECH | JERSEY CITY | ED | | N | | . | . | . | . | . | TECHNICAL |
| 100 | METROPOLITAN TECHNICAL INST | FAIRFIELD | ED | NATTS | A | | 273 | $127 | . | $127 | 2% | TECHNICAL |
| 101 | MID-ATLANTIC INSTITUTE | KEARNY | ED | | N | JTPA | 21 | $2 | $2 | . | . | TECHNICAL |
| 102 | MODEL WORKS | MADISON | ED | | N | | . | . | . | . | . | MODELLING |
| 103 | MORTGAGE TRAINING CENTER | PARAMUS | ED | | N | | 14 | . | . | . | . | BUSINESS |
| 104 | MTI BUSINESS SCHOOLS | NEWARK | ED | AICS | A | | 244 | $471 | . | $0 | . | BUSINESS |
| 105 | NASH ACADEMY OF ANIMAL ARTS | CLIFFSIDE PARK | ED | NATTS | A | JTPA | 87 | $171 | $2 | $116 | 4% | TRADE |
| 106 | NATIONAL ACADEMY PARALEGAL STD | MAHWAH | ED | ACCET | A | JTPA | 783 | $263 | $6 | $257 | 13% | BUSINESS |
| 107 | NATIONAL BARTENDERS SCHOOL | WOODBRIDGE | ED | | N | | . | . | . | . | . | BARTENDING |
| 108 | NATIONAL EDUCATION CENTER-RETS | NUTLEY | ED | NATTS | A | JTPA | 837 | $1,116 | $16 | $842 | 16% | TECHNICAL |
| 109 | NATIONAL TRAINING SERVICE, INC | KIRKWOOD | ED | ACCET | A | | . | $11 | . | $11 | . | SKILLS |
| 110 | NEIGHBORHOOD NANNIES | HADDONFIELD | ED | | N | | . | . | . | . | . | TRADE |
| 111 | NEW YORK RESTAURANT SCHOOL | TOTOWA | ED | ACCET | P | JTPA | . | $76 | $76 | . | . | TRADE |
| 112 | NO JERSEY SCH OF DOG GROOMING | MADISON | ED | | U | | 34 | . | . | . | . | TRADE |
| 113 | NWC SECRETARIAL TRAINING SCHOOL | NEWARK | ED | | N | | . | . | . | . | . | BUSINESS |
| 114 | O'BRIEN'S TRAVEL SCHOOLS | RAMSEY | ED | | U | | 74 | . | . | . | . | TRAVEL |
| 115 | OMEGA INSTITUTE | CINNAMINSON | ED | AICS | A | JTPA | 507 | $650 | $104 | $11 | 18% | BUSINESS |
| 116 | PAPERHANGING INSTITUTE | FAIRFIELD | ED | | N | | 84 | $1 | . | . | . | TRADE |
| 117 | PASSAIC SCHOOL OF DRAFTING | PASSAIC | ED | NATTS | U | JTPA | 124 | $89 | $12 | . | . | TECHNICAL |
| 118 | PENNCO TECH | BLACKWOOD | ED | NATTS | A | JTPA | 1,362 | $1,742 | $42 | $143 | 14% | TECHNICAL |
| 119 | PERFORMANCE SCH OF BARTENDING | JERSEY CITY | ED | | N | | 12 | . | . | . | . | BARTENDING |
| 120 | PHILLIPS BUSINESS COLLEGE | JERSEY CITY | ED | AICS | A | | 815 | $1,035 | . | . | 50% | BUSINESS |
| 121 | PHILLIPS BUSINESS COLLEGE | PATERSON | ED | AICS | A | | . | . | . | . | . | BUSINESS |
| 122 | PHILLIPS BUSINESS SCHOOL | EAST ORANGE | ED | AICS | A | JTPA | 835 | $1,444 | $17 | $62 | 41% | BUSINESS |
| 123 | PLAZA SCHOOL (THE) | PARAMUS | ED | NATTS | A | JTPA | 213 | $474 | $25 | $449 | 10% | BUSINESS |
| 124 | POPKIN SCH COURT REPORTING | CHERRY HILL | ED | AICS | A | | 238 | $181 | . | $147 | 8% | BUSINESS |
| 125 | PROFESSIONAL SCHOOL OF BUSINESS | MILLBURN | ED | | N | | 84 | . | . | . | . | BUSINESS |
| 126 | ROBERTS-WALSH BUSINESS | UNION | ED | AICS | A | JTPA | 1,119 | $1,824 | $107 | $919 | 22% | BUSINESS |
| 127 | SAWYER BUSINESS SCHOOL | NRTH PLAINFIELD | ED | ACCET | P | JTPA | 221 | $366 | $4 | $20 | 61% | BUSINESS |
| 128 | SAWYER SCHOOL OF ELIZABETH | ELIZABETH | ED | AICS | P | | 770 | $1,240 | . | $81 | 38% | BUSINESS |
| 129 | SCHOOL OF DATA PROGRAMMING | PARLIN | ED | AICS | A | | 91 | $13 | . | . | . | COMPUTERS |
| 130 | SCHOOL OF DATA PROGRAMMING | SHREWSBURY | ED | AICS | P | | 60 | $49 | . | . | . | COMPUTERS |
| 131 | SCHOOL OF DATA PROGRAMMING | UNION | ED | AICS | A | | 128 | $30 | . | . | 22% | COMPUTERS |
| 132 | SCS BUSINESS & TECHNICAL INST | EAST ORANGE | ED | AICS | A | JTPA | 903 | $3,633 | $25 | $1,526 | . | COMPUTERS |
| 133 | SCS BUSINESS & TECHNICAL INST | NEWARK | ED | AICS | A | | 1,680 | $6,710 | . | $1,744 | . | COMPUTERS |
| 134 | SCS BUSINESS & TECHNICAL INST | UNION CITY | ED | AICS | A | | 676 | $2,656 | . | $849 | . | COMPUTERS |
| 135 | SHEFFIELD SCHOOL | PENNINGTON | ED | ACCET | A | | . | $43 | . | $43 | . | TRADE |

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LRB/YOT 10/89

## (3) NJ PROPRIETARY SCHOOLS LICENSED BY THE DEPT OF EDUCATION

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 136 | STAR TECHNICAL INSTITUTE | SOMERDALE | ED | | P | | . | $3 | . | $3 | . | TECHNICAL |
| 137 | STAR TECHNICAL INSTITUTE | CAMDEN | ED | NATTS | N | | 204 | $486 | . | . | . | TECHNICAL |
| 138 | STAR TECHNICAL INSTITUTE | CINNAMINSON | ED | NATTS | A | JTPA | 384 | $437 | $20 | $7 | 14% | TECHNICAL |
| 139 | STAR TECHNICAL INSTITUTE | VINELAND | ED | NATTS | A | | . | $3 | . | $3 | 18% | TECHNICAL |
| 140 | STAR TECHNICAL INSTITUTE | WILLIAMSTOWN | ED | NATTS | M | JTPA | 302 | $452 | $3 | . | . | TECHNICAL |
| 141 | STUART SCHOOL | WALL | ED | AICS | A | | 107 | $164 | . | $164 | 9% | BUSINESS |
| 142 | TAYLOR OF BETTY OWEN OF BLOOM- | EAST ORANGE | ED | AICS | P | | 304 | $321 | . | $138 | 9% | TECHNICAL |
| 143 | TBI BUSINESS INSTITUTE | PATERSON | ED | | N | | . | . | . | . | . | BUSINESS |
| 144 | TETERBORO SCH AERONAUTICS | TETERBORO | ED | NATTS | A | | 371 | $526 | . | $363 | 10% | TECHNICAL |
| 145 | THOROUGHBRED RACE-RIDING ACAD- | SICKLERVILLE | ED | | N | JTPA | 13 | $31 | $14 | . | . | TRADE |
| 146 | TOOLING & MACHINING INSTITUTE | NEWARK | ED | | N | | . | . | . | . | . | TECHNICAL |
| 147 | TRAVEL INSTITUTE INC | JERSEY CITY | ED | | U | JTPA | 156 | $1 | $1 | . | . | TRAVEL |
| 148 | TRAVEL SCH FOR BUSINESS&LEISURE | DUMONT | ED | | N | | . | . | . | . | . | TRAVEL |
| 149 | TRAVEL WORLD LEARNING | CLIFTON | ED | | N | | . | . | . | . | . | TRAVEL |
| 150 | TRAVELONG ACADEMY | CHATHAM | ED | | N | | 7 | . | . | . | . | TRAVEL |
| 151 | ULTRASOUND DIAGNOSTIC SCHOOL | UNION | ED | BHES | A | JTPA | 96 | $99 | $6 | $93 | | HEALTH |
| 152 | UNIGLOBE RAINBOW TRAVEL SCHOOL | MIDDLETOWN | ED | | N | | . | . | . | . | . | TRAVEL |
| 153 | UNION TECHNICAL INST | NEPTUNE | ED | NATTS | A | JTPA | 940 | $2,254 | $59 | $57 | 24% | TECHNICAL |
| 154 | UNITED CAREER CENTER | UNION CITY | ED | SACS | A | | . | $93 | . | $93 | . | BUSINESS |
| 155 | VALBA SCHOOL OF MODELING | LINWOOD | ED | | N | | . | . | . | . | . | MODELLING |
| 156 | VINA$ REFRIGERATION SCHOOL | PATERSON | ED | | N | | 56 | . | . | . | . | TECHNICAL |
| 157 | WHITE HORSE BARTENDING SCHOOL | BERLIN | ED | | N | | 148 | . | . | . | . | BARTENDING |
| 158 | WORLD HORIZONS SCHOOL OF TRAVEL | FLORHAM PARK | ED | | N | | 3 | . | . | . | . | TRAVEL |
| 159 | WORLDWIDE BUSINESS SCHOOLS | CLIFTON | ED | | N | JTPA | 88 | $168 | $168 | . | . | BUSINESS |
| | | | | | | | 40,928 | $81,528 | $2,556 | $33,412 | | |







"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

## (4) NJ PROPRIETARY SCHOOLS LICENSED BY THE BOARD OF COSMETOLOGY

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | ARTISTIC ACADEMY HAIR DESIGN | FAIR LAWN | BCH | NACCAS | A | | 100 | $164 | . | $164 | . | BEAUTY |
| 2 | CAPRI INST HAIR DESIGN | CLIFTON | BCH | NACCAS | A | | 213 | $274 | . | $274 | 9% | BEAUTY |
| 3 | CAPRI INST HAIR DESIGN | NORTH HALEDON | BCH | NACCAS | A | | 50 | $53 | . | $53 | 8% | BEAUTY |
| 4 | CAPRI INST HAIR DESIGN | PARAMUS | BCH | NACCAS | A | JTPA | 120 | $110 | $51 | $59 | 4% | BEAUTY |
| 5 | CAPRI INST OF HAIR DESIGN | KENILWORTH | BCH | NACCAS | A | | 117 | $181 | . | $181 | 13% | BEAUTY |
| 6 | CAPRI INSTITUTE HAIR DESIGN | RARITAN | BCH | NACCAS | A | | 52 | $49 | . | $49 | | BEAUTY |
| 7 | CAPRI INSTITUTE OF HAIR DESIGN | BRICKTOWN | BCH | NACCAS | A | | 86 | $179 | . | $179 | 10% | BEAUTY |
| 8 | CONCORDE SCH HAIR DESIGN | WANAMASSA | BCH | NACCAS | A | | 82 | $164 | . | $164 | 8% | BEAUTY |
| 9 | ESSIE MAE'S SCH BEAUTY CULTURE | ELIZABETH | BCH | | U | | 2 | . | . | . | | BEAUTY |
| 10 | EUROPEAN ACADEMY COSMETOLOGY | UNION | BCH | NACCAS | A | | 111 | $128 | . | $128 | 11% | BEAUTY |
| 11 | FRANKLIN BEAUTY SCHOOL | ELIZABETH | BCH | NACCAS | A | | 65 | $28 | . | $28 | 23% | BEAUTY |
| 12 | FRANKLIN BEAUTY SCHOOL | JERSEY CITY | BCH | NACCAS | A | JTPA | 95 | $19 | $19 | . | 29% | BEAUTY |
| 13 | GARDEN ST ACADEMY BEAUTY CUL | S BOUND BROOK | BCH | NACCAS | A | | 25 | $31 | . | $31 | 15% | BEAUTY |
| 14 | GORDON PHILLIPS SCH BEAUTY CUL | COLLINGSWOOD | BCH | NACCAS | A | | 217 | $598 | . | $598 | 24% | BEAUTY |
| 15 | HAIR FASHION INSTITUTE | NRTH PLAINFIELD | BCH | NACCAS | A | JTPA | 43 | $5 | $5 | . | . | BEAUTY |
| 16 | JOS PATERNO COL BTY CUL | DOVER | BCH | NACCAS | A | | 52 | $29 | . | $29 | 23% | BEAUTY |
| 17 | MAISON DE PARIS BTY COLL | HADDONFIELD | BCH | NACCAS | A | JTPA | 105 | $260 | $1 | $259 | 7% | BEAUTY |
| 18 | NATURAL MOTION INST HAIR DSGN | JERSEY CITY | BCH | NACCAS | A | JTPA | 172 | $422 | $12 | $410 | 20% | BEAUTY |
| 19 | NEW HORIZONS INST COSMETOLOGY | UNION CITY | BCH | NACCAS | A | | 81 | $163 | . | $163 | 24% | BEAUTY |
| 20 | ORANGE BEAUTY SCHOOL | ORANGE | BCH | NACCAS | A | | 31 | . | . | . | | BEAUTY |
| 21 | PARISIAN BEAUTY SCHOOL | HACKENSACK | BCH | NACCAS | A | JTPA | 76 | $254 | $33 | $221 | 18% | BEAUTY |
| 22 | PB METHOD OF HAIR DESIGN | GLOUCESTER | BCH | NACCAS | A | | 145 | $260 | . | $260 | 35% | BEAUTY |
| 23 | REIGNBOW BEAUTY ACAD | PERTH AMBOY | BCH | NACCAS | A | | 106 | $255 | . | $255 | 29% | BEAUTY |
| 24 | ROMAN ACADEMY BEAUTY CUL | HAWTHORNE | BCH | NACCAS | A | JTPA | 78 | $1 | $1 | . | 6% | BEAUTY |
| 25 | SHORE BEAUTY SCHOOL | PLEASANTVILLE | BCH | NACCAS | A | | 40 | $124 | . | $124 | 25% | BEAUTY |
| 26 | SMITH'S INST COSMETOLOGY | ASBURY PARK | BCH | NACCAS | U | | 12 | . | . | . | 25% | BEAUTY |
| 27 | VINELAND ACAD BEAUTY CUL | VINELAND | BCH | NACCAS | A | | 78 | $215 | . | $215 | 19% | BEAUTY |
| 28 | WILFRED ACAD HAIR-BEAUTY | TOMS RIVER | BCH | NACCAS | P | | 43 | $191 | . | $191 | 32% | BEAUTY |
| 29 | WILFRED ACADEMY | NEWARK | BCH | NACCAS | P | | 506 | $645 | . | $645 | 37% | BEAUTY |
| 30 | WILFRED ACADEMY | TOTOWA | BCH | NACCAS | P | | 190 | $304 | . | $304 | 28% | BEAUTY |
| 31 | WILFRED ACADEMY | SUCCASUNNA | BCH | NACCAS | P | | 58 | $123 | . | $123 | 10% | BEAUTY |
| 32 | WILFRED BEAUTY ACADEMY | WEST NEW YORK | BCH | NACCAS | P | | 110 | $129 | . | $129 | 31% | BEAUTY |
| 33 | WILFRED BEAUTY ACADEMY | TRENTON | BCH | NACCAS | P | | 82 | $159 | . | $159 | 34% | BEAUTY |
| | | | | | | | ***** | ******* | **** | ****** | | |
| | | | | | | | 3,340 | $5,517 | $122 | $5,395 | | |

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"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LRB/YOT 10/89

## (5) NJ PROPRIETARY SCHOOLS LICENSED BY OTHER AGENCIES

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | CASINO CAREER INSTITUTE | ATLANTIC CITY | CCC | | N | JTPA | . | $3 | $3 | . | . | CASINO |
| 2 | CASINO DEALERS SCHOOL | ATLANTIC CITY | CCC | | N | JTPA | . | $47 | $47 | . | . | CASINO |
| 3 | MARINA'S CASINO DEALERS SCHOOL | ATLANTIC CITY | CCC | | N | JTPA | . | $5 | $5 | . | . | CASINO |
| 4 | PROFESSIONAL DEALERS SCHOOL | ATLANTIC CITY | CCC | | N | JTPA | . | $2 | $2 | . | . | CASINO |
| 5 | BERKELEY SCH OF WOODBRIDGE | WOODBRIDGE | DHE | MSACS | A | | . | $700 | . | $700 | 8% | BUSINESS |
| 6 | BERKELEY SCHOOL | WALDWICK | DHE | MSACS | A | JTPA | . | $308 | $2 | $304 | 1% | BUSINESS |
| 7 | KATHARINE GIBBS SCHOOL | MONTCLAIR | DHE | AICS | A | JTPA | . | $912 | $16 | $896 | 8% | BUSINESS |
| 8 | ATLAS DRIVING SCHOOL | NEWARK | DMV | | N | JTPA | . | . | . | . | . | TRUCKS |
| 9 | CANTERBURY/NEVADA CAREER SCHOOL | VINELAND | DMV | ACCET | A | JTPA | . | $267 | $3 | $264 | . | TRUCKS |
| 10 | HAMSON TRUCK DRIVING SCHOOL | WHITEHOUSE | DMV | | N | JTPA | . | . | . | . | . | TRUCKS |
| 11 | JERSEY TRACTOR TRAILER | RUTHERFORD | DMV | | N | JTPA | . | $92 | $92 | . | . | TRUCKS |
| 12 | SHORE TRACTOR TRAILER DRIVE SCH | BAYVILLE | DMV | | N | JTPA | . | $9 | $9 | . | . | TRUCKS |
| 13 | SMITH & SOLOMON SCHOOL | NEW BRUNSWICK | DMV | | N | JTPA | . | $275 | $275 | . | . | TRUCKS |
| | | | | | | | = | ====== | ==== | ====== | | |
| | | | | | | | 0 | $2,818 | $454 | $2,164 | | |







"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

## (6) SCHOOLS APPROVED FOR DEPT OF LABOR JTPA FUNDS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | ACADEMY OF COMPUTER GRAPHICS | BERLIN | ED | ACCET | A | JTPA | 87 | $255 | $62 | $193 | . | COMPUTERS |
| 2 | ALLIED CAREER INSTITUTE | ASBURY PARK | ED | | N | JTPA | . | $11 | $11 | . | . | HEALTH |
| 3 | ALLIED CHIRO-MEDICAL, INC. | ENGLEWOOD | ED | | N | JTPA | . | $3 | $3 | . | . | HEALTH |
| 4 | AMERICAN BARTENDERS SCHOOL | MONTCLAIR | ED | NATTS | A | JTPA | 477 | $380 | $4 | $376 | . | BARTENDING |
| 5 | AMERICAN BUSINESS INSTITUTE | NEWARK | ED | AICS | P | JTPA | 659 | $424 | $5 | $419 | 29% | BUSINESS |
| 6 | AMERICAN BUSINESS INSTITUTE-CPI | PARAMUS | ED | AICS | P | JTPA | . | $3,734 | $27 | $3,707 | . | COMPUTERS |
| 7 | AMERICAN SCHOOL OF DOG GROOMING | NEW EGYPT | ED | | N | JTPA | . | $2 | $2 | . | . | TRADE |
| 8 | AR-LYNN TECHNICAL INSTITUTE | ASBURY PARK | ED | ACCET | A | 531 | 53 | $115 | $10 | $83 | . | TECHNICAL |
| 9 | ARBOR, INC. | | | | N | JTPA | . | $54 | $54 | . | . | SKILLS |
| 10 | ARMAT SCH FOR THE GRAPHIC ARTS | PLAINFIELD | ED | | U | JTPA | 84 | $101 | $98 | . | . | TRADE |
| 11 | ASSOCIATED BUSINESS CAREERS | HADDON HEIGHTS | ED | AICS | P | JTPA | 480 | $1,128 | $15 | $1,111 | 32% | BUSINESS |
| 12 | ATLAS DRIVING SCHOOL | NEWARK | DMV | | N | JTPA | . | . | . | . | . | TRUCKS |
| 13 | BERDAN INSTITUTE | TOTOWA | ED | NATTS | A | JTPA | 128 | $329 | $16 | $313 | 13% | HEALTH |
| 14 | BERKELEY SCHOOL | WALDWICK | DHE | MSACS | A | JTPA | . | $308 | $2 | $304 | 1% | BUSINESS |
| 15 | BERKOWITZ SCHOOL OF ELECTROLYSI | | | | N | JTPA | . | $1 | $1 | . | . | ELECTROLOGY |
| 16 | BETTY OWEN SECRETARIAL SYSTEMS | JERSEY CITY | ED | AICS | A | JTPA | 257 | $721 | $58 | $663 | . | BUSINESS |
| 17 | BILINGUAL INSTITUTE | NEWARK | ED | AICS | A | JTPA | 350 | $833 | $83 | $580 | 48% | BUSINESS |
| 18 | BUSINESS TRAINING INSTITUTE | MAYWOOD | ED | AICS | P | JTPA | 359 | $132 | $74 | $58 | . | COMPUTERS |
| 19 | BUSINESS TRAINING INTERNATIONAL | | | | N | JTPA | . | $7 | $7 | . | . | BUSINESS |
| 20 | CANDANCE ENTERPRISES | | | | N | JTPA | . | $8 | $8 | . | . | BUSINESS |
| 21 | CANTERBURY/NEVADA CAREER SCHOOL | VINELAND | DMV | ACCET | A | JTPA | . | $267 | $3 | $264 | . | TRUCKS |
| 22 | CAPRI INST HAIR DESIGN | PARAMUS | BCH | NACCAS | A | JTPA | 120 | $110 | $51 | $59 | 4% | BEAUTY |
| 23 | CAREERWORKS, INC. | NEWARK | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 24 | CASINO CAREER INSTITUTE | ATLANTIC CITY | CCC | | N | JTPA | . | $3 | $3 | . | . | CASINO |
| 25 | CASINO DEALERS SCHOOL | ATLANTIC CITY | CCC | | N | JTPA | . | $47 | $47 | . | . | CASINO |
| 26 | CENTER FOR MEDIA ARTS | | | | N | JTPA | . | $19 | $19 | . | . | TRADE |
| 27 | CHUBB INSTITUTE | JERSEY CITY | ED | NATTS | A | JTPA | 492 | $905 | $104 | $801 | . | COMPUTERS |
| 28 | CITTONE INSTITUTE | EDISON | ED | AICS | A | JTPA | 1,982 | $3,717 | $17 | $3,700 | 12% | BUSINESS |
| 29 | CODASE, INC. | | | | N | JTPA | . | $25 | $25 | . | . | BUSINESS |
| 30 | COMPUTER LEARNING CENTER | PARAMUS | ED | AICS | A | JTPA | 658 | $1,750 | $51 | $76 | . | COMPUTERS |
| 31 | COMPUTER PROCESSING INSTITUTE | PARAMUS | ED | AICS | U | JTPA | 1,960 | $5,480 | $41 | $0 | 11% | COMPUTERS |
| 32 | DOROTHY ARISTONE'S SCHOOL OF | MAPLE SHADE | ED | NATTS | A | JTPA | 319 | $379 | $18 | $348 | 34% | BUSINESS |
| 33 | EDKOT CAREER DEVELOPMENT CORP | | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 34 | EDTEC | | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 35 | ELIZABETH DEVELOPMENT COMPANY | ELIZABETH | | | N | JTPA | . | $50 | $50 | . | . | SKILLS |
| 36 | EMPIRE TECHNICAL SCHOOL | E ORANGE | ED | NATTS | P | JTPA | 416 | $686 | $30 | $289 | 32% | TECHNICAL |
| 37 | EMPLOYMENT AND TRAINING FOUNDAT | PLEASANTVILLE | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 38 | ENGINE CITY TECHNICAL INST | UNION | ED | NATTS | A | JTPA | 242 | $257 | $5 | $226 | 16% | TECHNICAL |
| 39 | ESSEX COLLEGE BUSINESS | NEWARK | ED | AICS | P | 531 | 690 | $1,440 | $0 | $350 | 36% | BUSINESS |
| 40 | EXECUTYPE, INC. | NEWARK | | | N | 531 | . | $7 | $7 | . | . | SKILLS |
| 41 | FIRST SCHOOL FOR CAREERS | PASSAIC | ED | ACCET | A | JTPA | 520 | $465 | $12 | $0 | 55% | BUSINESS |
| 42 | FRANKLIN BEAUTY SCHOOL | JERSEY CITY | BCH | NACCAS | A | JTPA | 95 | $19 | $19 | . | 29% | BEAUTY |
| 43 | FRANKLIN BUSINESS SKILLS CNTR | BARRINGTON | ED | ACCET | A | JTPA | 124 | $155 | $11 | $144 | . | BUSINESS |
| 44 | GENERAL TECH INST INC | LINDEN | ED | NATTS | A | JTPA | 158 | $265 | $228 | $37 | 25% | TECHNICAL |
| 45 | GERIATRIC MEDICAL CENTERS, INC. | | | | N | JTPA | . | $1 | $1 | . | . | HEALTH |

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

## (6) SCHOOLS APPROVED FOR DEPT OF LABOR JTPA FUNDS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 46 | GLOBAL BUSINESS INSTITUTE | JERSEY CITY | ED | AICS | A | JTPA | 167 | $602 | $21 | $581 | . | BUSINESS |
| 47 | HAIR FASHION INSTITUTE | NRTH PLAINFIELD | BCH | NACCAS | A | JTPA | 43 | $5 | $5 | . | . | BEAUTY |
| 48 | HAMSON TRUCK DRIVING SCHOOL | WHITEHOUSE | DMV | | N | JTPA | . | . | . | . | . | TRUCKS |
| 49 | HARRIS SCHOOL OF BUSINESS | CHERRY HILL | ED | AICS | A | JTPA | 156 | $352 | $30 | $322 | 18% | BUSINESS |
| 50 | HENKELS & MCCOY TRAINING SERVIC | | | | N | 531 | . | $98 | $98 | . | . | SKILLS |
| 51 | HO HO KUS SCHOOL | RAMSEY | ED | AICS | A | JTPA | 178 | $273 | $2 | $251 | . | BUSINESS |
| 52 | HORIZON INST OF PARALEGAL | LINDEN | ED | | N | JTPA | 193 | $3 | $2 | . | . | BUSINESS |
| 53 | ICHR | JERSEY CITY | | | N | 531 | . | $19 | $19 | . | . | BUSINESS |
| 54 | INNOVATIVE RESULTS INC. | ATLANTIC CITY | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 55 | INSTITUTE OF BUSINESS CAREERS | HIGHLAND PARK | ED | AICS | A | JTPA | 254 | $438 | $382 | $32 | . | BUSINESS |
| 56 | INSTITUTE OF BUSINESS CAREERS | TRENTON | ED | AICS | A | JTPA | . | $300 | $252 | $48 | 44% | BUSINESS |
| 57 | INVESTMENT ASSISTANCE, INC. | JERSEY CITY | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 58 | JERSEY TRACTOR TRAILER | RUTHERFORD | DMV | | N | JTPA | . | $92 | $92 | . | . | TRUCKS |
| 59 | JURIS-TECH,THE PARALEGAL SCHOOL | WALDWICK | ED | | N | JTPA | . | $4 | $4 | . | . | BUSINESS |
| 60 | KALIX TRADE SCHOOL | PENNSAUKEN | ED | NATTS | A | JTPA | 89 | $113 | $9 | $59 | 49% | TRADE |
| 61 | KANE BUSINESS INSTITUTE | CHERRY HILL | ED | AICS | A | JTPA | 216 | $515 | $5 | $397 | 39% | BUSINESS |
| 62 | KANE BUSINESS INSTITUTE | CAMDEN | ED | AICS | A | JTPA | 355 | $950 | $11 | $603 | | BUSINESS |
| 63 | KATHARINE GIBBS SCHOOL | MONTCLAIR | DHE | AICS | A | JTPA | . | $912 | $18 | $898 | 8% | BUSINESS |
| 64 | KITTRELS EDUCATIONAL & TRAINING | JERSEY CITY | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 65 | LAKEES COMMUNICATIONS | | | | N | JTPA | . | $9 | $9 | . | . | BUSINESS |
| 66 | LINCOLN TECH BUS INST | PENNSAUKEN | ED | AICS | A | JTPA | 814 | $1,707 | $9 | $37 | 4% | TECHNICAL |
| 67 | LINCOLN TECH INSTITUTE | UNION | ED | NATTS | A | JTPA | 1,497 | $3,071 | $155 | $42 | 8% | TECHNICAL |
| 68 | MAISON DE PARIS BTY COLL | HADDONFIELD | BCH | NACCAS | A | JTPA | 105 | $260 | $1 | $259 | 7% | BEAUTY |
| 69 | MARINA'S CASINO DEALERS SCHOOL | ATLANTIC CITY | CCC | | N | JTPA | . | $5 | $5 | . | . | CASINO |
| 70 | MEDISHARE INC. | PLAINFIELD | | | N | 531 | . | $87 | $87 | . | . | HEALTH |
| 71 | MID-ATLANTIC INSTITUTE | KEARNY | ED | | N | JTPA | 21 | $2 | $2 | . | . | TECHNICAL |
| 72 | NASH ACADEMY OF ANIMAL ARTS | CLIFFSIDE PARK | ED | NATTS | A | JTPA | 87 | $171 | $2 | $116 | 4% | TRADE |
| 73 | NATIONAL ACADEMY PARALEGAL STD | MAHWAH | ED | ACCET | A | JTPA | 783 | $263 | $8 | $257 | 13% | BUSINESS |
| 74 | NATIONAL EDUCATION CENTER-RETS | NUTLEY | ED | NATTS | A | JTPA | 837 | $1,118 | $18 | $842 | 18% | TECHNICAL |
| 75 | NATIONAL SCHOOLS | | | | N | JTPA | . | $17 | $17 | . | . | TRADE |
| 76 | NATURAL MOTION INST HAIR DSGN | JERSEY CITY | BCH | NACCAS | A | JTPA | 172 | $422 | $12 | $410 | 20% | BEAUTY |
| 77 | NEW YORK RESTAURANT SCHOOL | TOTOWA | ED | ACCET | P | JTPA | . | $78 | $78 | . | . | TRADE |
| 78 | OMEGA INSTITUTE | CINNAMINSON | ED | AICS | A | JTPA | 507 | $850 | $104 | $11 | 18% | BUSINESS |
| 79 | PARISIAN BEAUTY SCHOOL | HACKENSACK | BCH | NACCAS | A | JTPA | 76 | $254 | $33 | $221 | 18% | BEAUTY |
| 80 | PASSAIC SCHOOL OF DRAFTING | PASSAIC | ED | NATTS | U | JTPA | 124 | $89 | $12 | . | . | TECHNICAL |
| 81 | PENNCO TECH | BLACKWOOD | ED | NATTS | A | JTPA | 1,362 | $1,742 | $42 | $143 | 14% | TECHNICAL |
| 82 | PHILLIPS BUSINESS SCHOOL | EAST ORANGE | ED | AICS | A | JTPA | 635 | $1,444 | $17 | $62 | 41% | BUSINESS |
| 83 | PLAZA SCHOOL (THE) | PARAMUS | ED | NATTS | A | JTPA | 213 | $474 | $25 | $449 | 10% | BUSINESS |
| 84 | PROFESSIONAL DEALERS SCHOOL | ATLANTIC CITY | CCC | | N | JTPA | . | $2 | $2 | . | . | CASINO |
| 85 | PROFESSIONAL EDUCATION GROUP | | | | N | JTPA | . | $28 | $28 | . | . | TRADE |
| 86 | PROFESSIONAL SERVICES TRAINING | CAMDEN | | | N | 531 | . | $3 | $3 | . | . | SKILLS |
| 87 | QUALITY BUSINESS | | | | N | JTPA | . | $33 | $33 | . | . | TECHNICAL |
| 88 | ROBERTS-WALSH BUSINESS | UNION | ED | AICS | A | JTPA | 1,119 | $1,624 | $107 | $919 | 22% | BUSINESS |
| 89 | ROMAN ACADEMY BEAUTY CUL | HAWTHORNE | BCH | NACCAS | A | JTPA | 78 | $1 | $1 | . | 8% | BEAUTY |
| 90 | SAWYER BUSINESS SCHOOL | NRTH PLAINFIELD | ED | ACCET | P | JTPA | 221 | $366 | $4 | $20 | 61% | BUSINESS |

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

## (6) SCHOOLS APPROVED FOR DEPT OF LABOR JTPA FUNDS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 91 | SCS BUSINESS & TECHNICAL INST | EAST ORANGE | ED | AICS | A | JTPA | 903 | $3,833 | $25 | $1,526 | . | COMPUTERS |
| 92 | SERVICE DYNAMICS CORPORATION | NEWARK | | | N | 531 | . | $0 | $0 | | . | TRADE |
| 93 | SHORE TRACTOR TRAILER DRIVE SCH | BAYVILLE | DMV | | N | JTPA | . | $9 | $9 | . | . | TRUCKS |
| 94 | SMITH & SOLOMON SCHOOL | NEW BRUNSWICK | DMV | | N | JTPA | . | $275 | $275 | . | . | TRUCKS |
| 95 | STAR TECHNICAL INSTITUTE | CINNAMINSON | ED | NATTS | A | JTPA | 384 | $437 | $20 | $7 | 14% | TECHNICAL |
| 96 | STAR TECHNICAL INSTITUTE | WILLIAMSTOWN | ED | NATTS | M | JTPA | 302 | $452 | $3 | . | . | TECHNICAL |
| 97 | STIA SYSTEMS AND ASSOCIATES | JERSEY CITY | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 98 | TECHNICAL MANAGEMENT INSTITUTE | EAST ORANGE | | | N | 531 | . | $0 | $0 | . | . | TECHNICAL |
| 99 | THOROUGHBRED RACE-RIDING ACAD- | SICKLERVILLE | ED | | N | JTPA | 13 | $31 | $14 | . | . | TRADE |
| 100 | TRAVEL INSTITUTE INC | JERSEY CITY | ED | | U | JTPA | 158 | $1 | $1 | . | . | TRAVEL |
| 101 | ULTRASOUND DIAGNOSTIC SCHOOL | UNION | ED | BHES | A | JTPA | 98 | $99 | $6 | $93 | | HEALTH |
| 102 | UNION TECHNICAL INST | NEPTUNE | ED | NATTS | A | JTPA | 940 | $2,254 | $59 | $57 | 24% | TECHNICAL |
| 103 | UNIVERSAL ENTERPRISES | | | | N | JTPA | . | $42 | $42 | . | . | SKILLS |
| 104 | UTOPIA MANAGEMENT SERVICES INC. | WEST ORANGE | | | N | 531 | . | $0 | $0 | . | . | BUSINESS |
| 105 | VENTURE AND VENTURE | NEW BRUNSWICK | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 106 | WORLD OF TRENDS INC. | WESTWOOD | | | N | 531 | . | $0 | $0 | . | . | BUSINESS |
| 107 | WORLDWIDE BUSINESS SCHOOLS | CLIFTON | ED | | N | JTPA | 88 | $168 | $168 | . | . | BUSINESS |
| 108 | WORLDWIDE EDUCATIONAL SERVICES | VARIOUS | | | N | 531 | . | $454 | $454 | . | . | BUSINESS |
| 109 | YOUR LEARNING CONNECTION | ASBURY PARK | | | N | 531 | . | $4 | $4 | . | . | TRADE |
| | | | | | | | 23,854 | $51,038 | $4,098 | $22,739 | | |







"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YDT 10/89

## (6A) SCHOOLS APPROVED FOR DEPT OF LABOR JTPA FUNDS

### PRIVATE NON-COLLEGIATE SCHOOLS WITH NO LICENSE OR UNKNOWN

| OBS | NAME | CITY | STATE LICENSE * | ACCREDITATION | NJHEAA STATUS ** | LABOR STATUS *** | STUDENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEFAULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | ARBOR, INC. | | | | N | JTPA | . | $54 | $54 | . | . | SKILLS |
| 2 | BERKOWITZ SCHOOL OF ELECTROLYSI | | | | N | JTPA | . | $1 | $1 | . | . | ELECTROLOGY |
| 3 | BUSINESS TRAINING INTERNATIONAL | | | | N | JTPA | . | $7 | $7 | . | . | BUSINESS |
| 4 | CANDANCE ENTERPRISES | | | | N | JTPA | . | $8 | $8 | . | . | BUSINESS |
| 5 | CAREERWORKS, INC. | NEWARK | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 6 | CENTER FOR MEDIA ARTS | | | | N | JTPA | . | $19 | $19 | . | . | TRADE |
| 7 | CODASE, INC. | | | | N | JTPA | . | $25 | $25 | . | . | BUSINESS |
| 8 | EDKOT CAREER DEVELOPMENT CORP | | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 9 | EDTEC | | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 10 | ELIZABETH DEVELOPMENT COMPANY | ELIZABETH | | | N | JTPA | . | $50 | $50 | . | . | SKILLS |
| 11 | EMPLOYMENT AND TRAINING FOUNDAT | PLEASANTVILLE | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 12 | EXECUTYPE, INC. | NEWARK | | | N | 531 | . | $7 | $7 | . | . | SKILLS |
| 13 | GERIATRIC MEDICAL CENTERS, INC. | | | | N | JTPA | . | $1 | $1 | . | . | HEALTH |
| 14 | HENKELS & MCCOY TRAINING SERVIC | | | | N | 531 | . | $98 | $98 | . | . | SKILLS |
| 15 | ICHR | JERSEY CITY | | | N | 531 | . | $19 | $19 | . | . | BUSINESS |
| 16 | INNOVATIVE RESULTS INC. | ATLANTIC CITY | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 17 | INVESTMENT ASSISTANCE, INC. | JERSEY CITY | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 18 | KITTRELS EDUCATIONAL & TRAINING | JERSEY CITY | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 19 | LAKEES COMMUNICATIONS | | | | N | JTPA | . | $9 | $9 | . | . | BUSINESS |
| 20 | MEDISHARE INC. | PLAINFIELD | | | N | 531 | . | $87 | $87 | . | . | HEALTH |
| 21 | NATIONAL SCHOOLS | | | | N | JTPA | . | $17 | $17 | . | . | TRADE |
| 22 | PROFESSIONAL EDUCATION GROUP | | | | N | JTPA | . | $28 | $28 | . | . | TRADE |
| 23 | PROFESSIONAL SERVICES TRAINING | CAMDEN | | | N | 531 | . | $3 | $3 | . | . | SKILLS |
| 24 | QUALITY BUSINESS | | | | N | JTPA | . | $33 | $33 | . | . | TECHNICAL |
| 25 | SERVICE DYNAMICS CORPORATION | NEWARK | | | N | 531 | . | $0 | $0 | . | . | TRADE |
| 26 | STIA SYSTEMS AND ASSOCIATES | JERSEY CITY | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 27 | TECHNICAL MANAGEMENT INSTITUTE | EAST ORANGE | | | N | 531 | . | $0 | $0 | . | . | TECHNICAL |
| 28 | UNIVERSAL ENTERPRISES | | | | N | JTPA | . | $42 | $42 | . | . | SKILLS |
| 29 | UTOPIA MANAGEMENT SERVICES INC. | WEST ORANGE | | | N | 531 | . | $0 | $0 | . | . | BUSINESS |
| 30 | VENTURE AND VENTURE | NEW BRUNSWICK | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 31 | WORLD OF TRENDS INC. | WESTWOOD | | | N | 531 | . | $0 | $0 | . | . | BUSINESS |
| 32 | WORLDWIDE EDUCATIONAL SERVICES | VARIOUS | | | N | 531 | . | $454 | $454 | . | . | BUSINESS |
| 33 | YOUR LEARNING CONNECTION | ASBURY PARK | | | N | 531 | . | $4 | $4 | . | . | TRADE |
| | | | | | | | * | **** | **** | ** | | |
| | | | | | | | 0 | $964 | $964 | $0 | | |







"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

(7) SCHOOLS WITH ACCREDITATION KNOWN

PRIVATE NON-COLLEGIATE SCHOOLS

ACCREDITATION =ACCET

| OBS | NAME | CITY | STATE LICENSE * | ACCREDITATION | NJHEAA STATUS ** | LABOR STATUS *** | STUDENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEFAULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | ACADEMY FOR CAREER EDUCATION | EDISON | ED | ACCET | A | | 47 | $209 | . | $209 | . | TECHNICAL |
| 2 | ACADEMY OF COMPUTER GRAPHICS | BERLIN | ED | ACCET | A | JTPA | 87 | $255 | $62 | $193 | . | COMPUTERS |
| 3 | AR-LYNN TECHNICAL INSTITUTE | ASBURY PARK | ED | ACCET | A | 531 | 53 | $115 | $10 | $83 | | TECHNICAL |
| 4 | CANTERBURY/NEVADA CAREER SCHOOL | VINELAND | DMV | ACCET | A | JTPA | . | $267 | $3 | $264 | . | TRUCKS |
| 5 | FIRST SCHOOL FOR CAREERS | PASSAIC | ED | ACCET | A | JTPA | 520 | $465 | $12 | $0 | 55% | BUSINESS |
| 6 | FRANKLIN BUSINESS SKILLS CNTR | BARRINGTON | ED | ACCET | A | JTPA | 124 | $155 | $11 | $144 | . | BUSINESS |
| 7 | INTERIOR DESIGN INSTITUTE | WOODCLIFF LAKE | ED | ACCET | U | | . | . | . | . | . | TRADE |
| 8 | NATIONAL ACADEMY PARALEGAL STD | MAHWAH | ED | ACCET | A | JTPA | 783 | $283 | $6 | $257 | 13% | BUSINESS |
| 9 | NATIONAL TRAINING SERVICE, INC | KIRKWOOD | ED | ACCET | A | | . | $11 | . | $11 | . | SKILLS |
| 10 | NEW YORK RESTAURANT SCHOOL | TOTOWA | ED | ACCET | P | JTPA | . | $78 | $78 | . | . | TRADE |
| 11 | SAWYER BUSINESS SCHOOL | NRTH PLAINFIELD | ED | ACCET | P | JTPA | 221 | $388 | $4 | $20 | 61% | BUSINESS |
| 12 | SHEFFIELD SCHOOL | PENNINGTON | ED | ACCET | A | | . | $43 | . | $43 | . | TRADE |
| CREDIT | | | | | | | 1,835 | $2,225 | $184 | $1,224 | | |

N= 12







"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LRB/YOT 10/89

(7) SCHOOLS WITH ACCREDITATION KNOWN

PRIVATE NON-COLLEGIATE SCHOOLS

| OBS | NAME | CITY | STATE LICENSE * | ACCREDITATION | NJHEAA STATUS ** | LABOR STATUS *** | STUDENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEFAULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ACCREDITATION *AICS | | | | | | | | | | | |
| 13 | AMERICAN BUSINESS ACADEMY | HACKENSACK | ED | AICS | A | | 290 | $430 | . | $344 | 4% | BUSINESS |
| 14 | AMERICAN BUSINESS INSTITUTE | NEWARK | ED | AICS | P | JTPA | 659 | $424 | $5 | $419 | 29% | BUSINESS |
| 15 | AMERICAN BUSINESS INSTITUTE-CPI | PARAMUS | ED | AICS | P | JTPA | . | $3,734 | $27 | $3,707 | . | COMPUTERS |
| 16 | ASSOCIATED BUSINESS CAREERS | ATLANTIC CITY | ED | AICS | A | | . | $653 | . | $653 | . | COMPUTERS |
| 17 | ASSOCIATED BUSINESS CAREERS | HADDON HEIGHTS | ED | AICS | P | JTPA | 480 | $1,128 | $15 | $1,111 | 32% | BUSINESS |
| 18 | ASSOCIATED BUSINESS CAREERS | HAMILTON TWP | ED | AICS | A | | 483 | $1,187 | . | $240 | 37% | COMPUTERS |
| 19 | BETTY OWEN SECRETARIAL SYSTEMS | JERSEY CITY | ED | AICS | A | JTPA | 257 | $721 | $58 | $663 | . | BUSINESS |
| 20 | BILINGUAL INSTITUTE | NEWARK | ED | AICS | A | JTPA | 350 | $833 | $63 | $560 | 48% | BUSINESS |
| 21 | BUSINESS TRAINING INSTITUTE | MAYWOOD | ED | AICS | P | JTPA | 359 | $132 | $74 | $58 | . | COMPUTERS |
| 22 | CITTONE INSTITUTE | EDISON | ED | AICS | A | JTPA | 1,982 | $3,717 | $17 | $3,700 | 12% | BUSINESS |
| 23 | CITTONE INSTITUTE | PRINCETON | ED | AICS | A | | 28 | $25 | . | . | . | BUSINESS |
| 24 | COMPUTER LEARNING CENTER | PARAMUS | ED | AICS | A | JTPA | 658 | $1,750 | $51 | 176 | | COMPUTERS |
| 25 | COMPUTER PROCESSING INSTITUTE | PARAMUS | ED | AICS | U | JTPA | 1,980 | $5,480 | $41 | $0 | 11% | COMPUTERS |
| 26 | DOVER BUSINESS COLLEGE | DOVER | ED | AICS | A | | 203 | $321 | . | $321 | 14% | BUSINESS |
| 27 | DRAKE BUSINESS COLLEGE | ELIZABETH | ED | AICS | A | | 117 | $196 | . | $118 | 57% | BUSINESS |
| 28 | DRAKE SECRETARIAL COLLEGE | JERSEY CITY | ED | AICS | A | | 333 | $875 | . | $242 | 38% | BUSINESS |
| 29 | DRAKE SECRETARIAL COLLEGE | PERTH AMBOY | ED | AICS | A | | 308 | $594 | . | $12 | | BUSINESS |
| 30 | ESSEX COLLEGE BUSINESS | NEWARK | ED | AICS | P | 531 | 690 | $1,440 | $0 | $350 | 38% | BUSINESS |
| 31 | GLOBAL BUSINESS INSTITUTE | JERSEY CITY | ED | AICS | A | JTPA | 187 | $602 | $21 | $581 | . | BUSINESS |
| 32 | HARRIS SCHOOL OF BUSINESS | CHERRY HILL | ED | AICS | A | JTPA | 156 | $352 | $30 | $322 | 18% | BUSINESS |
| 33 | HILL INSTITUTE | DENVILLE | ED | AICS | A | | 100 | $187 | . | $187 | 2% | BUSINESS |
| 34 | HO HO KUS SCHOOL | RAMSEY | ED | AICS | A | JTPA | 178 | $273 | $2 | $251 | | BUSINESS |
| 35 | INSTITUTE OF BUSINESS CAREERS | HIGHLAND PARK | ED | AICS | A | JTPA | 254 | $438 | $382 | $32 | . | BUSINESS |
| 36 | INSTITUTE OF BUSINESS CAREERS | TRENTON | ED | AICS | A | JTPA | . | $300 | $252 | $48 | 44% | BUSINESS |
| 37 | KANE BUSINESS INSTITUTE | CAMDEN | ED | AICS | A | JTPA | 355 | $950 | $11 | $603 | | BUSINESS |
| 38 | KANE BUSINESS INSTITUTE | CHERRY HILL | ED | AICS | A | JTPA | 216 | $515 | $5 | $397 | 39% | BUSINESS |
| 39 | KATHARINE GIBBS SCHOOL | MONTCLAIR | DHE | AICS | A | JTPA | . | $912 | $18 | $898 | 8% | BUSINESS |
| 40 | KATHARINE GIBBS SCHOOL | PISCATAWAY | ED | AICS | A | | 358 | $589 | . | $589 | 5% | BUSINESS |
| 41 | LINCOLN TECH BUS INST | PENNSAUKEN | ED | AICS | A | JTPA | 814 | $1,707 | $9 | $37 | 4% | TECHNICAL |
| 42 | MTI BUSINESS SCHOOLS | NEWARK | ED | AICS | A | | 244 | $471 | . | $0 | . | BUSINESS |
| 43 | OMEGA INSTITUTE | CINNAMINSON | ED | AICS | A | JTPA | 507 | $850 | $104 | $11 | 18% | BUSINESS |
| 44 | PHILLIPS BUSINESS COLLEGE | JERSEY CITY | ED | AICS | A | | 615 | $1,035 | . | . | 50% | BUSINESS |
| 45 | PHILLIPS BUSINESS COLLEGE | PATERSON | ED | AICS | A | | . | . | . | . | . | BUSINESS |
| 46 | PHILLIPS BUSINESS SCHOOL | EAST ORANGE | ED | AICS | A | JTPA | 635 | $1,444 | $17 | $62 | 41% | BUSINESS |
| 47 | POPKIN SCH COURT REPORTING | CHERRY HILL | ED | AICS | A | | 238 | $161 | . | $147 | 8% | BUSINESS |
| 48 | ROBERTS-WALSH BUSINESS | UNION | ED | AICS | A | JTPA | 1,119 | $1,624 | $107 | $919 | 22% | BUSINESS |
| 49 | SAWYER SCHOOL OF ELIZABETH | ELIZABETH | ED | AICS | P | | 770 | $1,240 | . | $81 | 38% | BUSINESS |
| 50 | SCHOOL OF DATA PROGRAMMING | PARLIN | ED | AICS | A | | 91 | $13 | . | . | . | COMPUTERS |
| 51 | SCHOOL OF DATA PROGRAMMING | SHREWSBURY | ED | AICS | P | | 60 | $49 | . | . | . | COMPUTERS |
| 52 | SCHOOL OF DATA PROGRAMMING | UNION | ED | AICS | A | | 128 | $30 | . | . | 22% | COMPUTERS |
| 53 | SCS BUSINESS & TECHNICAL INST | EAST ORANGE | ED | AICS | A | JTPA | 903 | $3,633 | $25 | $1,526 | . | COMPUTERS |
| 54 | SCS BUSINESS & TECHNICAL INST | NEWARK | ED | AICS | A | | 1,680 | $6,710 | . | $1,744 | . | COMPUTERS |

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

(7) SCHOOLS WITH ACCREDITATION KNOWN

PRIVATE NON-COLLEGIATE SCHOOLS

ACCREDITATION *AICS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 55 | SCS BUSINESS & TECHNICAL INST | UNION CITY | ED | AICS | A | | 678 | $2,658 | . | $849 | . | COMPUTERS |
| 56 | STUART SCHOOL | WALL | ED | AICS | A | | 107 | $184 | . | $164 | 9% | BUSINESS |
| 57 | TAYLOR OF BETTY OWEN OF BLOOM- | EAST ORANGE | ED | AICS | P | | 304 | $321 | . | $138 | 9% | TECHNICAL |
| CREDIT | | | | | | | 19,814 | $50,644 | $1,332 | $22,138 | | |

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"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

(7) SCHOOLS WITH ACCREDITATION KNOWN

PRIVATE NON-COLLEGIATE SCHOOLS

ACCREDITATION =NACCAS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 58 | ARTISTIC ACADEMY HAIR DESIGN | FAIR LAWN | BCH | NACCAS | A | | 100 | $164 | . | $164 | . | BEAUTY |
| 59 | CAPRI INST HAIR DESIGN | CLIFTON | BCH | NACCAS | A | | 213 | $274 | . | $274 | 9% | BEAUTY |
| 60 | CAPRI INST HAIR DESIGN | NORTH HALEDON | BCH | NACCAS | A | | 50 | $53 | . | $53 | 8% | BEAUTY |
| 61 | CAPRI INST HAIR DESIGN | PARAMUS | BCH | NACCAS | A | JTPA | 120 | $110 | $51 | $59 | 4% | BEAUTY |
| 62 | CAPRI INST OF HAIR DESIGN | KENILWORTH | BCH | NACCAS | A | | 117 | $181 | . | $181 | 13% | BEAUTY |
| 63 | CAPRI INSTITUTE HAIR DESIGN | RARITAN | BCH | NACCAS | A | | 52 | $49 | . | $49 | | BEAUTY |
| 64 | CAPRI INSTITUTE OF HAIR DESIGN | BRICKTOWN | BCH | NACCAS | A | | 86 | $179 | . | $179 | 10% | BEAUTY |
| 65 | CONCORDE SCH HAIR DESIGN | WANAMASSA | BCH | NACCAS | A | | 82 | $164 | . | $164 | 8% | BEAUTY |
| 66 | EUROPEAN ACADEMY COSMETOLOGY | UNION | BCH | NACCAS | A | | 111 | $128 | . | $128 | 11% | BEAUTY |
| 67 | FRANKLIN BEAUTY SCHOOL | ELIZABETH | BCH | NACCAS | A | | 65 | $28 | . | $28 | 23% | BEAUTY |
| 68 | FRANKLIN BEAUTY SCHOOL | JERSEY CITY | BCH | NACCAS | A | JTPA | 95 | $19 | $19 | . | 29% | BEAUTY |
| 69 | GARDEN ST ACADEMY BEAUTY CUL | S BOUND BROOK | BCH | NACCAS | A | | 25 | $31 | . | $31 | 15% | BEAUTY |
| 70 | GORDON PHILLIPS SCH BEAUTY CUL | COLLINGSWOOD | BCH | NACCAS | A | | 217 | $598 | . | $598 | 24% | BEAUTY |
| 71 | HAIR FASHION INSTITUTE | NRTH PLAINFIELD | BCH | NACCAS | A | JTPA | 43 | $5 | $5 | . | . | BEAUTY |
| 72 | JOS PATERNO COL BTY CUL | DOVER | BCH | NACCAS | A | | 52 | $29 | . | $29 | 23% | BEAUTY |
| 73 | MAISON DE PARIS BTY COLL | HADDONFIELD | BCH | NACCAS | A | JTPA | 105 | $260 | $1 | $259 | 7% | BEAUTY |
| 74 | NATURAL MOTION INST HAIR DSGN | JERSEY CITY | BCH | NACCAS | A | JTPA | 172 | $422 | $12 | $410 | 20% | BEAUTY |
| 75 | NEW HORIZONS INST COSMETOLOGY | UNION CITY | BCH | NACCAS | A | | 81 | $163 | . | $163 | 24% | BEAUTY |
| 76 | ORANGE BEAUTY SCHOOL | ORANGE | BCH | NACCAS | A | | 31 | . | . | . | | BEAUTY |
| 77 | PARISIAN BEAUTY SCHOOL | HACKENSACK | BCH | NACCAS | A | JTPA | 76 | $254 | $33 | $221 | 18% | BEAUTY |
| 78 | PB METHOD OF HAIR DESIGN | GLOUCESTER | BCH | NACCAS | A | | 145 | $260 | . | $260 | 35% | BEAUTY |
| 79 | REIGNBOW BEAUTY ACAD | PERTH AMBOY | BCH | NACCAS | A | | 106 | $255 | . | $255 | 29% | BEAUTY |
| 80 | ROMAN ACADEMY BEAUTY CUL | HAWTHORNE | BCH | NACCAS | A | JTPA | 79 | $1 | $1 | . | 6% | BEAUTY |
| 81 | SHORE BEAUTY SCHOOL | PLEASANTVILLE | BCH | NACCAS | A | | 40 | $124 | . | $124 | 25% | BEAUTY |
| 82 | SMITH'S INST COSMETOLOGY | ASBURY PARK | BCH | NACCAS | U | | 12 | . | . | . | 25% | BEAUTY |
| 83 | VINELAND ACAD BEAUTY CUL | VINELAND | BCH | NACCAS | A | | 76 | $215 | . | $215 | 19% | BEAUTY |
| 84 | WILFRED ACAD HAIR-BEAUTY | TOMS RIVER | BCH | NACCAS | P | | 43 | $191 | . | $191 | 32% | BEAUTY |
| 85 | WILFRED ACADEMY | NEWARK | BCH | NACCAS | P | | 506 | $645 | . | $645 | 37% | BEAUTY |
| 86 | WILFRED ACADEMY | SUCCASUNNA | BCH | NACCAS | P | | 58 | $123 | . | $123 | 10% | BEAUTY |
| 87 | WILFRED ACADEMY | TOTOWA | BCH | NACCAS | P | | 190 | $304 | . | $304 | 28% | BEAUTY |
| 88 | WILFRED BEAUTY ACADEMY | TRENTON | BCH | NACCAS | P | | 82 | $159 | . | $159 | 34% | BEAUTY |
| 89 | WILFRED BEAUTY ACADEMY | WEST NEW YORK | BCH | NACCAS | P | | 110 | $129 | . | $129 | 31% | BEAUTY |
| CREDIT | | | | | | | 3,338 | $5,517 | $122 | $5,395 | | |

N= 32







"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

## (7) SCHOOLS WITH ACCREDITATION KNOWN

### PRIVATE NON-COLLEGIATE SCHOOLS

ACCREDITATION =NATTS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 90 | AMERICAN BARTENDERS SCHOOL | MONTCLAIR | ED | NATTS | A | JTPA | 477 | $380 | $4 | $376 | . | BARTENDING |
| 91 | BARCLAY CAREER SCHOOL | EAST ORANGE | ED | NATTS | A | | 152 | $1,320 | . | $1,320 | 21% | BUSINESS |
| 92 | BERDAN INSTITUTE | TOTOWA | ED | NATTS | A | JTPA | 126 | $329 | $16 | $313 | 13% | HEALTH |
| 93 | BRICK COMPUTER SCI INST | BRICKTOWN | ED | NATTS | A | | 729 | $1,854 | . | $1,071 | 14% | COMPUTERS |
| 94 | CHUBB INSTITUTE | JERSEY CITY | ED | NATTS | A | JTPA | 492 | $905 | $104 | $801 | . | COMPUTERS |
| 95 | CHUBB INSTITUTE | PARSIPPANY | ED | NATTS | A | | 1,465 | $1,298 | . | $1,298 | 2% | COMPUTERS |
| 96 | CLAIRE DEMARZO INST PROFES- | WESTWOOD | ED | NATTS | A | | 19 | $10 | . | $3 | | ELECTROLOGY |
| 97 | DEVRY TECHNICAL INSTITUTE | WOODBRIDGE | ED | NATTS | A | | 3,624 | $9,139 | . | $1,806 | 6% | TECHNICAL |
| 98 | DIVERS ACA OF EASTERN SEABOARD | CAMDEN | ED | NATTS | A | | 127 | $376 | . | $78 | 11% | TRADE |
| 99 | DOROTHY ARISTONE'S SCHOOL OF | MAPLE SHADE | ED | NATTS | A | JTPA | 319 | $379 | $18 | $346 | 34% | BUSINESS |
| 100 | DUCRET SCHOOL OF THE ARTS | PLAINFIELD | ED | NATTS | A | | 211 | $125 | . | $81 | | TRADE |
| 101 | ELEC COMPT PROG INST | PATERSON | ED | NATTS | U | | . | $0 | . | $0 | 42% | COMPUTERS |
| 102 | EMPIRE TECHNICAL SCHOOL | E ORANGE | ED | NATTS | P | JTPA | 416 | $686 | $30 | $289 | 32% | TECHNICAL |
| 103 | ENGINE CITY TECHNICAL INST | UNION | ED | NATTS | A | JTPA | 242 | $257 | $5 | $226 | 16% | TECHNICAL |
| 104 | GENERAL TECH INST INC | LINDEN | ED | NATTS | A | JTPA | 158 | $265 | $228 | $37 | 25% | TECHNICAL |
| 105 | JOE KUBERT SCH CARTOONAGRAPHIC | DOVER | ED | NATTS | A | | 156 | $261 | . | $193 | | TRADE |
| 106 | KALIX TRADE SCHOOL | PENNSAUKEN | ED | NATTS | A | JTPA | 69 | $113 | $9 | $59 | 49% | TRADE |
| 107 | LINCOLN TECH INSTITUTE | UNION | ED | NATTS | A | JTPA | 1,497 | $3,071 | $155 | $42 | 8% | TECHNICAL |
| 108 | LYONS INSTITUTE | CLARK | ED | NATTS | A | | . | $388 | . | $388 | 14% | HEALTH |
| 109 | LYONS INSTITUTE | HACKENSACK | ED | NATTS | A | | 411 | $470 | . | $187 | 9% | HEALTH |
| 110 | METROPOLITAN TECHNICAL INST | FAIRFIELD | ED | NATTS | A | | 273 | $127 | . | $127 | 2% | TECHNICAL |
| 111 | NASH ACADEMY OF ANIMAL ARTS | CLIFFSIDE PARK | ED | NATTS | A | JTPA | 87 | $171 | $2 | $116 | 4% | TRADE |
| 112 | NATIONAL EDUCATION CENTER-RETS | NUTLEY | ED | NATTS | A | JTPA | 837 | $1,116 | $16 | $842 | 16% | TECHNICAL |
| 113 | PASSAIC SCHOOL OF DRAFTING | PASSAIC | ED | NATTS | U | JTPA | 124 | $89 | $12 | . | . | TECHNICAL |
| 114 | PENNCO TECH | BLACKWOOD | ED | NATTS | A | JTPA | 1,382 | $1,742 | $42 | $143 | 14% | TECHNICAL |
| 115 | PLAZA SCHOOL (THE) | PARAMUS | ED | NATTS | A | JTPA | 213 | $474 | $25 | $449 | 10% | BUSINESS |
| 116 | STAR TECHNICAL INSTITUTE | CAMDEN | ED | NATTS | N | | 204 | $486 | . | . | . | TECHNICAL |
| 117 | STAR TECHNICAL INSTITUTE | CINNAMINSON | ED | NATTS | A | JTPA | 384 | $437 | $20 | $7 | 14% | TECHNICAL |
| 118 | STAR TECHNICAL INSTITUTE | VINELAND | ED | NATTS | A | | . | $3 | . | $3 | 18% | TECHNICAL |
| 119 | STAR TECHNICAL INSTITUTE | WILLIAMSTOWN | ED | NATTS | M | JTPA | 302 | $452 | $3 | . | . | TECHNICAL |
| 120 | TETERBORO SCH AERONAUTICS | TETERBORO | ED | NATTS | A | | 371 | $526 | . | $383 | 10% | TECHNICAL |
| 121 | UNION TECHNICAL INST | NEPTUNE | ED | NATTS | A | JTPA | 940 | $2,254 | $59 | $57 | 24% | TECHNICAL |
| CREDIT | | | | | | | 15,787 | $29,303 | $748 | $11,021 | | |

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"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

(7) SCHOOLS WITH ACCREDITATION KNOWN

PRIVATE NON-COLLEGIATE SCHOOLS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ACCREDITATION *OTHER | | | | | | | | | | | |
| 122 | BERKELEY SCH OF WOODBRIDGE | WOODBRIDGE | DHE | MSACS | A | | . | $700 | . | $700 | 8% | BUSINESS |
| 123 | BERKELEY SCHOOL | WALDWICK | DHE | MSACS | A | JTPA | . | $308 | $2 | $304 | 1% | BUSINESS |
| 124 | ULTRASOUND DIAGNOSTIC SCHOOL | UNION | ED | BHES | A | JTPA | 98 | $99 | $8 | $93 | | HEALTH |
| 125 | UNITED CAREER CENTER | UNION CITY | ED | SACS | A | | . | $93 | . | $93 | . | BUSINESS |
| CREDIT | | | | | | | 98 | $1,198 | $8 | $1,190 | | |
| | | | | | | | 40,870 | $88,887 | $2,394 | $40,968 | | |

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"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

## (8) SCHOOLS BY TYPE OF PROGRAM

### PRIVATE NON-COLLEGIATE SCHOOLS

SCHOOL TYPE=BUSINESS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | AMERICAN BUSINESS ACADEMY | HACKENSACK | ED | AICS | A | | 290 | $430 | . | $344 | 4% | BUSINESS |
| 2 | AMERICAN BUSINESS INSTITUTE | NEWARK | ED | AICS | P | JTPA | 659 | $424 | $5 | $419 | 29% | BUSINESS |
| 3 | AMERICAN INSTITUTE OF FINANCE | BLOOMFIELD | ED | | N | | . | . | . | . | . | BUSINESS |
| 4 | ASSOCIATED BUSINESS CAREERS | HADDON HEIGHTS | ED | AICS | P | JTPA | 480 | $1,126 | $15 | $1,111 | 32% | BUSINESS |
| 5 | BARCLAY CAREER SCHOOL | EAST ORANGE | ED | NATTS | A | | 152 | $1,320 | . | $1,320 | 21% | BUSINESS |
| 6 | BERKELEY SCH OF WOODBRIDGE | WOODBRIDGE | DHE | MSACS | A | | . | $700 | . | $700 | 8% | BUSINESS |
| 7 | BERKELEY SCHOOL | WALDWICK | DHE | MSACS | A | JTPA | . | $306 | $2 | $304 | 1% | BUSINESS |
| 8 | BETTY OWEN SECRETARIAL SYSTEMS | JERSEY CITY | ED | AICS | A | JTPA | 257 | $721 | $58 | $663 | . | BUSINESS |
| 9 | BILINGUAL INSTITUTE | NEWARK | ED | AICS | A | JTPA | 350 | $833 | $63 | $560 | 48% | BUSINESS |
| 10 | BILINGUAL INSTITUTE | PATERSON | ED | | N | | 58 | $8 | . | . | . | BUSINESS |
| 11 | BUSINESS TRAINING INTERNATIONAL | | | | N | JTPA | . | $7 | $7 | . | . | BUSINESS |
| 12 | CANDANCE ENTERPRISES | | | | N | JTPA | . | $8 | $8 | . | . | BUSINESS |
| 13 | CITTONE INSTITUTE | EDISON | ED | AICS | A | JTPA | 1,982 | $3,717 | $17 | $3,700 | 12% | BUSINESS |
| 14 | CITTONE INSTITUTE | PRINCETON | ED | AICS | A | | 29 | $25 | . | . | . | BUSINESS |
| 15 | CODASE, INC. | | | | N | JTPA | . | $25 | $25 | . | . | BUSINESS |
| 16 | DOROTHY ARISTONE'S SCHOOL OF | MAPLE SHADE | ED | NATTS | A | JTPA | 319 | $379 | $18 | $346 | 34% | BUSINESS |
| 17 | DOVER BUSINESS COLLEGE | DOVER | ED | AICS | A | | 203 | $321 | . | $321 | 14% | BUSINESS |
| 18 | DRAKE BUSINESS COLLEGE | ELIZABETH | ED | AICS | A | | 117 | $196 | . | $118 | 57% | BUSINESS |
| 19 | DRAKE SECRETARIAL COLLEGE | JERSEY CITY | ED | AICS | A | | 333 | $875 | . | $242 | 38% | BUSINESS |
| 20 | DRAKE SECRETARIAL COLLEGE | PERTH AMBOY | ED | AICS | A | | 308 | $594 | . | $12 | | BUSINESS |
| 21 | ESSEX COLLEGE BUSINESS | NEWARK | ED | AICS | P | 531 | 690 | $1,440 | $0 | $350 | 38% | BUSINESS |
| 22 | FIRST SCHOOL FOR CAREERS | PASSAIC | ED | ACCET | A | JTPA | 520 | $485 | $12 | $0 | 66% | BUSINESS |
| 23 | FRANKLIN BUSINESS SKILLS CNTR | BARRINGTON | ED | ACCET | A | JTPA | 124 | $155 | $11 | $144 | . | BUSINESS |
| 24 | GLOBAL BUSINESS INSTITUTE | JERSEY CITY | ED | AICS | A | JTPA | 187 | $602 | $21 | $581 | . | BUSINESS |
| 25 | H & R BLOCK TAX SCHOOL | LAKEWOOD | ED | | N | | . | . | . | . | . | BUSINESS |
| 26 | HARRIS SCHOOL OF BUSINESS | CHERRY HILL | ED | AICS | A | JTPA | 158 | $352 | $30 | $322 | 18% | BUSINESS |
| 27 | HILL INSTITUTE | DENVILLE | ED | AICS | A | | 100 | $187 | . | $187 | 2% | BUSINESS |
| 28 | HO HO KUS SCHOOL | RAMSEY | ED | AICS | A | JTPA | 179 | $273 | $2 | $251 | . | BUSINESS |
| 29 | HORIZON INST OF PARALEGAL | LINDEN | ED | | N | JTPA | 193 | $3 | $2 | . | . | BUSINESS |
| 30 | ICHR | JERSEY CITY | | | N | 531 | . | $19 | $19 | . | . | BUSINESS |
| 31 | INSTITUTE OF BUSINESS CAREERS | HIGHLAND PARK | ED | AICS | A | JTPA | 254 | $438 | $382 | $32 | . | BUSINESS |
| 32 | INSTITUTE OF BUSINESS CAREERS | TRENTON | ED | AICS | A | JTPA | . | $300 | $252 | $48 | 44% | BUSINESS |
| 33 | INTERNATIONAL BUSINESS SCHOOL | KEARNY | ED | | N | | 54 | . | . | . | . | BUSINESS |
| 34 | JURIS-TECH, THE PARALEGAL SCHOOL | WALDWICK | ED | | N | JTPA | . | $4 | $4 | . | . | BUSINESS |
| 35 | KANE BUSINESS INSTITUTE | CAMDEN | ED | AICS | A | JTPA | 355 | $950 | $11 | $603 | . | BUSINESS |
| 36 | KANE BUSINESS INSTITUTE | CHERRY HILL | ED | AICS | A | JTPA | 216 | $515 | $5 | $397 | 39% | BUSINESS |
| 37 | KATHARINE GIBBS SCHOOL | MONTCLAIR | DHE | AICS | A | JTPA | . | $912 | $16 | $896 | 8% | BUSINESS |
| 38 | KATHARINE GIBBS SCHOOL | PISCATAWAY | ED | AICS | A | | 358 | $569 | . | $569 | 5% | BUSINESS |
| 39 | LAKETS COMMUNICATIONS | | | | N | JTPA | . | $9 | $9 | . | . | BUSINESS |
| 40 | LAW CENTER FOR PARALEGAL STUDY | MILLBURN | ED | | N | | 16 | $2 | . | . | . | BUSINESS |
| 41 | MORTGAGE TRAINING CENTER | PARAMUS | ED | | N | | 14 | . | . | . | . | BUSINESS |
| 42 | MTI BUSINESS SCHOOLS | NEWARK | ED | AICS | A | | 244 | $471 | | 10 | | BUSINESS |

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA RECEIVED JTPA FUNDS 531 APPROVED FOR JTPA THROUGH CHAPTER 531

(8) SCHOOLS BY TYPE OF PROGRAM

PRIVATE NON-COLLEGIATE SCHOOLS

SCHOOL TYPE=BUSINESS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 43 | NATIONAL ACADEMY PARALEGAL STD | MAHWAH | ED | ACCET | A | JTPA | 783 | $283 | $6 | $257 | 13% | BUSINESS |
| 44 | NWC SECRETARIAL TRAINING SCHOOL | NEWARK | ED | | N | | . | . | . | . | . | BUSINESS |
| 45 | OMEGA INSTITUTE | CINNAMINSON | ED | AICS | A | JTPA | 507 | $850 | $104 | $11 | 18% | BUSINESS |
| 46 | PHILLIPS BUSINESS COLLEGE | JERSEY CITY | ED | AICS | A | | 615 | $1,035 | . | . | 50% | BUSINESS |
| 47 | PHILLIPS BUSINESS COLLEGE | PATERSON | ED | AICS | A | | . | . | . | . | . | BUSINESS |
| 48 | PHILLIPS BUSINESS SCHOOL | EAST ORANGE | ED | AICS | A | JTPA | 635 | $1,444 | $17 | $62 | 41% | BUSINESS |
| 49 | PLAZA SCHOOL (THE) | PARAMUS | ED | NATTS | A | JTPA | 213 | $474 | $25 | $449 | 10% | BUSINESS |
| 50 | POPKIN SCH COURT REPORTING | CHERRY HILL | ED | AICS | A | | 238 | $161 | . | $147 | 8% | BUSINESS |
| 51 | PROFESSIONAL SCHOOL OF BUSINESS | MILLBURN | ED | | N | | 84 | . | . | . | . | BUSINESS |
| 52 | ROBERTS-WALSH BUSINESS | UNION | ED | AICS | A | JTPA | 1,119 | $1,624 | $107 | $919 | 22% | BUSINESS |
| 53 | SAWYER BUSINESS SCHOOL | NRTH PLAINFIELD | ED | ACCET | P | JTPA | 221 | $368 | $4 | $20 | 61% | BUSINESS |
| 54 | SAWYER SCHOOL OF ELIZABETH | ELIZABETH | ED | AICS | P | | 770 | $1,240 | . | $81 | 38% | BUSINESS |
| 55 | STUART SCHOOL | WALL | ED | AICS | A | | 107 | $164 | . | $164 | 9% | BUSINESS |
| 56 | TBI BUSINESS INSTITUTE | PATERSON | ED | | N | | . | . | . | . | . | BUSINESS |
| 57 | UNITED CAREER CENTER | UNION CITY | ED | SACS | A | | . | $93 | . | $93 | . | BUSINESS |
| 58 | UTOPIA MANAGEMENT SERVICES INC. | WEST ORANGE | | | N | 531 | . | $0 | $0 | . | . | BUSINESS |
| 59 | WORLD OF TRENDS INC. | WESTWOOD | | | N | 531 | . | $0 | $0 | . | . | BUSINESS |
| 60 | WORLDWIDE BUSINESS SCHOOLS | CLIFTON | ED | | N | JTPA | 88 | $188 | $188 | . | . | BUSINESS |
| 61 | WORLDWIDE EDUCATIONAL SERVICES | VARIOUS | | | N | 531 | . | $454 | $454 | . | . | BUSINESS |
| PTYPE | | | | | | | 14,557 | $27,817 | $1,879 | $16,743 | | |

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"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LFB/YOT 10/89

(8) SCHOOLS BY TYPE OF PROGRAM

PRIVATE NON-COLLEGIATE SCHOOLS

SCHOOL TYPE=COMPUTERS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 62 | ACADEMY OF COMPUTER GRAPHICS | BERLIN | ED | ACCET | A | JTPA | 87 | $255 | $62 | $193 | . | COMPUTERS |
| 63 | AMERICAN BUSINESS INSTITUTE-CPI | PARAMUS | ED | AICS | P | JTPA | . | $3,734 | $27 | $3,707 | . | COMPUTERS |
| 64 | ASSOCIATED BUSINESS CAREERS | ATLANTIC CITY | ED | AICS | A | | . | $853 | . | $853 | . | COMPUTERS |
| 65 | ASSOCIATED BUSINESS CAREERS | HAMILTON TWP | ED | AICS | A | | 483 | $1,187 | . | $240 | 37% | COMPUTERS |
| 66 | BRICK COMPUTER SCI INST | BRICKTOWN | ED | NATTS | A | | 729 | $1,854 | . | $1,071 | 14% | COMPUTERS |
| 67 | BUSINESS TRAINING INSTITUTE | MAYWOOD | ED | AICS | P | JTPA | 359 | $132 | $74 | $58 | . | COMPUTERS |
| 68 | CHUBB INSTITUTE | JERSEY CITY | ED | NATTS | A | JTPA | 492 | $905 | $104 | $801 | . | COMPUTERS |
| 69 | CHUBB INSTITUTE | PARSIPPANY | ED | NATTS | A | | 1,485 | $1,298 | . | $1,298 | 2% | COMPUTERS |
| 70 | COMPUTER LEARNING CENTER | PARAMUS | ED | AICS | A | JTPA | 658 | $1,750 | $51 | $78 | | COMPUTERS |
| 71 | COMPUTER PROCESSING INSTITUTE | PARAMUS | ED | AICS | U | JTPA | 1,980 | $5,480 | $41 | $0 | 11% | COMPUTERS |
| 72 | COMPUTER STUDIO TRAINING CENTER | BURLINGTON | ED | | N | | . | . | . | . | . | COMPUTERS |
| 73 | ELEC COMPT PROG INST | PATERSON | ED | NATTS | U | | . | $0 | . | $0 | 42% | COMPUTERS |
| 74 | SCHOOL OF DATA PROGRAMMING | PARLIN | ED | AICS | A | | 91 | $13 | . | . | . | COMPUTERS |
| 75 | SCHOOL OF DATA PROGRAMMING | SHREWSBURY | ED | AICS | P | | 80 | $49 | . | . | . | COMPUTERS |
| 76 | SCHOOL OF DATA PROGRAMMING | UNION | ED | AICS | A | | 128 | $30 | . | . | 22% | COMPUTERS |
| 77 | SCS BUSINESS & TECHNICAL INST | EAST ORANGE | ED | AICS | A | JTPA | 803 | $3,833 | $25 | $1,526 | . | COMPUTERS |
| 78 | SCS BUSINESS & TECHNICAL INST | NEWARK | ED | AICS | A | | 1,680 | $8,710 | . | $1,744 | . | COMPUTERS |
| 79 | SCS BUSINESS & TECHNICAL INST | UNION CITY | ED | AICS | A | | 676 | $2,656 | . | $849 | . | COMPUTERS |
| PTYPE | | | | | | | 9,751 | $30,139 | $384 | $12,218 | | |

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"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

## (8) SCHOOLS BY TYPE OF PROGRAM

### PRIVATE NON-COLLEGIATE SCHOOLS

SCHOOL TYPE=HEALTH

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 | ALLIED CAREER INSTITUTE | ASBURY PARK | ED | | N | JTPA | . | $11 | $11 | . | . | HEALTH |
| 81 | ALLIED CHIRO-MEDICAL, INC. | ENGLEWOOD | ED | | N | JTPA | . | $3 | $3 | . | . | HEALTH |
| 82 | ALLIED HEALTH CAREERS | JERSEY CITY | ED | | N | | 47 | . | . | . | . | HEALTH |
| 83 | BERDAN INSTITUTE | TOTOWA | ED | NATTS | A | JTPA | 126 | $329 | $16 | $313 | 13% | HEALTH |
| 84 | GERIATRIC MEDICAL CENTERS, INC. | | | | N | JTPA | . | $1 | $1 | . | . | HEALTH |
| 85 | LYONS INSTITUTE | CLARK | ED | NATTS | A | | . | $388 | . | $388 | 14% | HEALTH |
| 86 | LYONS INSTITUTE | HACKENSACK | ED | NATTS | A | | 411 | $470 | . | $187 | 9% | HEALTH |
| 87 | MEDISHARE INC. | PLAINFIELD | | | N | 531 | . | $87 | $87 | . | . | HEALTH |
| 88 | ULTRASOUND DIAGNOSTIC SCHOOL | UNION | ED | BHES | A | JTPA | 98 | $99 | $6 | $93 | | HEALTH |
| PTYPE | | | | | | | 680 | $1,388 | $124 | $981 | | |

N= 9

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"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

## (8) SCHOOLS BY TYPE OF PROGRAM

### PRIVATE NON-COLLEGIATE SCHOOLS

SCHOOL TYPE=MODELLING

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 89 | BARBIZON SCHOOL OF MODELING | HIGHLAND PARK | ED | | N | | 260 | . | . | | . | MODELLING |
| 90 | BARBIZON SCHOOL OF MODELING | MONTCLAIR | ED | | N | | . | . | . | | . | MODELLING |
| 91 | BARBIZON SCHOOL OF MODELING | PARAMUS | ED | | N | | . | . | . | | . | MODELLING |
| 92 | BARBIZON SCHOOL OF MODELING | RED BANK | ED | | N | | 420 | . | . | | . | MODELLING |
| 93 | BARBIZON SCHOOL OF MODELING | TRENTON | ED | | N | | 160 | . | . | | . | MODELLING |
| 94 | BARBIZON SCHOOL OF MODELING | UNION | ED | | N | | . | . | . | | . | MODELLING |
| 95 | CALIFORNIA SCH OF MODELING | TRENTON | ED | | N | | . | . | . | | . | MODELLING |
| 96 | CHRISTINE VALMAY INT SCH | PINE BROOK | ED | | N | | 34 | . | . | | . | MODELLING |
| 97 | GEORGEANN'S DEL VAL FINISING | OAKLYN | ED | | N | | 70 | . | . | | . | MODELLING |
| 98 | HOUSE OF KAYDEN | MERCHANTVILLE | ED | | N | | . | . | . | | . | MODELLING |
| 99 | JO ANDERSON MODELING&CAREER SC | CHERRY HILL | ED | | U | | 209 | . | . | | . | MODELLING |
| 100 | JOHN CASABLANCAS MODELING | EDISON | ED | | N | | . | . | . | | . | MODELLING |
| 101 | JOHN CASABLANCAS MODELING | FAIRLAWN | ED | | N | | 378 | . | . | | . | MODELLING |
| 102 | JOHN CASABLANCAS MODELING | MAPLE SHADE | ED | | N | | . | . | . | | . | MODELLING |
| 103 | JOHN CASABLANCAS MODELING | WALL TOWNSHIP | ED | | N | | . | . | . | | . | MODELLING |
| 104 | LADY SHAY MODELING SCHOOL | WILLINGBORO | ED | | N | | 48 | . | . | | . | MODELLING |
| 105 | MODEL WORKS | MADISON | ED | | N | | . | . | . | | . | MODELLING |
| 106 | VALBA SCHOOL OF MODELING | LINWOOD | ED | | N | | . | . | . | | . | MODELLING |
| PTYPE | | | | | | | 1,577 | $0 | $0 | $0 | | |

N= 18







"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YDT 10/89

## (8) SCHOOLS BY TYPE OF PROGRAM

## PRIVATE NON-COLLEGIATE SCHOOLS

SCHOOL TYPE=TECHNICAL

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 107 | ACADEMY FOR CAREER EDUCATION | EDISON | ED | ACCET | A | | 47 | $209 | . | $209 | . | TECHNICAL |
| 108 | ACADEMY OF ADVANCED TRAFFIC | BRIDGEWATER | ED | | N | | . | . | . | . | . | TECHNICAL |
| 109 | AR-LYNN TECHNICAL INSTITUTE | ASBURY PARK | ED | ACCET | A | 531 | 53 | $115 | $10 | $83 | . | TECHNICAL |
| 110 | DEVRY TECHNICAL INSTITUTE | WOODBRIDGE | ED | NATTS | A | | 3,624 | $9,139 | . | $1,808 | 6% | TECHNICAL |
| 111 | EMPIRE TECHNICAL SCHOOL | E ORANGE | ED | NATTS | P | JTPA | 418 | $886 | $30 | $289 | 32% | TECHNICAL |
| 112 | ENGINE CITY TECHNICAL INST | UNION | ED | NATTS | A | JTPA | 242 | $257 | $5 | $226 | 16% | TECHNICAL |
| 113 | GENERAL TECH INST INC | LINDEN | ED | NATTS | A | JTPA | 158 | $285 | $228 | $37 | 25% | TECHNICAL |
| 114 | LINCOLN TECH BUS INST | PENNSAUKEN | ED | AICS | A | JTPA | 814 | $1,707 | $9 | $37 | 4% | TECHNICAL |
| 115 | LINCOLN TECH INSTITUTE | UNION | ED | NATTS | A | JTPA | 1,497 | $3,071 | $155 | $42 | 8% | TECHNICAL |
| 116 | METROPOLITAN INST NETWORK TECH | JERSEY CITY | ED | | N | | . | . | . | . | . | TECHNICAL |
| 117 | METROPOLITAN TECHNICAL INST | FAIRFIELD | ED | NATTS | A | | 273 | $127 | . | $127 | 2% | TECHNICAL |
| 118 | MID-ATLANTIC INSTITUTE | KEARNY | ED | | N | JTPA | 21 | $2 | $2 | . | . | TECHNICAL |
| 119 | NATIONAL EDUCATION CENTER-RETS | NUTLEY | ED | NATTS | A | JTPA | 837 | $1,116 | $16 | $842 | 16% | TECHNICAL |
| 120 | PASSAIC SCHOOL OF DRAFTING | PASSAIC | ED | NATTS | U | JTPA | 124 | $89 | $12 | . | . | TECHNICAL |
| 121 | PENNCO TECH | BLACKWOOD | ED | NATTS | A | JTPA | 1,362 | $1,742 | $42 | $143 | 14% | TECHNICAL |
| 122 | QUALITY BUSINESS | | | | N | JTPA | . | $33 | $33 | . | . | TECHNICAL |
| 123 | STAR TECHNICAL INSTITUTE | CAMDEN | ED | NATTS | N | | 204 | $488 | . | . | . | TECHNICAL |
| 124 | STAR TECHNICAL INSTITUTE | CINNAMINSON | ED | NATTS | A | JTPA | 384 | $437 | $20 | $7 | 14% | TECHNICAL |
| 125 | STAR TECHNICAL INSTITUTE | SOMERDALE | ED | | P | | . | $3 | . | $3 | . | TECHNICAL |
| 126 | STAR TECHNICAL INSTITUTE | VINELAND | ED | NATTS | A | | . | $3 | . | $3 | 18% | TECHNICAL |
| 127 | STAR TECHNICAL INSTITUTE | WILLIAMSTOWN | ED | NATTS | N | JTPA | 302 | $452 | $3 | . | . | TECHNICAL |
| 128 | TAYLOR OF BETTY OWEN OF BLOOM- | EAST ORANGE | ED | AICS | P | | 304 | $321 | . | $138 | 9% | TECHNICAL |
| 129 | TECHNICAL MANAGEMENT INSTITUTE | EAST ORANGE | | | N | 531 | . | $0 | $0 | . | . | TECHNICAL |
| 130 | TETERBORO SCH AERONAUTICS | TETERBORO | ED | NATTS | A | | 371 | $528 | . | $363 | 10% | TECHNICAL |
| 131 | TOOLING & MACHINING INSTITUTE | NEWARK | ED | | N | | . | . | . | . | . | TECHNICAL |
| 132 | UNION TECHNICAL INST | NEPTUNE | ED | NATTS | A | JTPA | 940 | $2,254 | $59 | $57 | 24% | TECHNICAL |
| 133 | VINAS REFRIGERATION SCHOOL | PATERSON | ED | | N | | 58 | . | . | . | . | TECHNICAL |
| PTYPE | | | | | | | 12,029 | $23,040 | $824 | $4,412 | | |

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"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

## (8) SCHOOLS BY TYPE OF PROGRAM

### PRIVATE NON-COLLEGIATE SCHOOLS

SCHOOL TYPE=BARTENDING

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 134 | AMERICAN BARTENDERS SCHOOL | MONTCLAIR | ED | NATTS | A | JTPA | 477 | $380 | $4 | $378 | . | BARTENDING |
| 135 | BARTENDER'S ACADEMY | LINDEN | ED | | N | | 130 | . | . | . | . | BARTENDING |
| 136 | BERGEN BARTENDERS' SCHOOL | LYNDHURST | ED | | N | | . | . | . | . | . | BARTENDING |
| 137 | GLOBE BARTENDING SCHOOL | MORRISTOWN | ED | | N | | 121 | . | . | . | . | BARTENDING |
| 138 | INTERNATIONAL BARTENDING INST | CHERRY HILL | ED | | N | | . | . | . | . | . | BARTENDING |
| 139 | JERSEY SHORE BARTENDING SCHOOL | EATONTOWN | ED | | N | | 164 | $1 | . | . | . | BARTENDING |
| 140 | NATIONAL BARTENDERS SCHOOL | WOODBRIDGE | ED | | N | | . | . | . | . | . | BARTENDING |
| 141 | PERFORMANCE SCH OF BARTENDING | JERSEY CITY | ED | | N | | 12 | . | . | . | . | BARTENDING |
| 142 | WHITE HORSE BARTENDING SCHOOL | BERLIN | ED | | N | | 148 | . | . | . | . | BARTENDING |
| PTYPE | | | | | | | 1,050 | $381 | $4 | $378 | | |

N= 9

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"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

## (8) SCHOOLS BY TYPE OF PROGRAM

### PRIVATE NON-COLLEGIATE SCHOOLS

SCHOOL TYPE=TRADE

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 143 | AMERICAN SCHOOL OF DOG GROOMING | NEW EGYPT | ED | | N | JTPA | . | $2 | $2 | . | . | TRADE |
| 144 | ARMAT SCH FOR THE GRAPHIC ARTS | PLAINFIELD | ED | | U | JTPA | 64 | $101 | $98 | . | . | TRADE |
| 145 | CENTER FOR MEDIA ARTS | | | | N | JTPA | . | $19 | $19 | . | . | TRADE |
| 146 | CONNECTICUT SCH OF BROADCASTING | ROCHELLE PARK | ED | | N | | 138 | $1 | . | . | . | TRADE |
| 147 | DUCRET SCHOOL OF THE ARTS | PLAINFIELD | ED | NATTS | A | | 211 | $125 | . | $81 | | TRADE |
| 148 | INTERIOR DESIGN INSTITUTE | WOODCLIFF LAKE | ED | ACCET | U | | . | . | . | . | . | TRADE |
| 149 | JOE KUBERT SCH CARTOON&GRAPHIC | DOVER | ED | NATTS | A | | 158 | $281 | . | $193 | | TRADE |
| 150 | JOHNSON ATELIER TECH INST SCUL | PRINCETON | ED | | U | | . | . | . | . | . | TRADE |
| 151 | KALIX TRADE SCHOOL | PENNSAUKEN | ED | NATTS | A | JTPA | 69 | $113 | $9 | $59 | 49% | TRADE |
| 152 | NASH ACADEMY OF ANIMAL ARTS | CLIFFSIDE PARK | ED | NATTS | A | JTPA | 87 | $171 | $2 | $118 | 4% | TRADE |
| 153 | NATIONAL SCHOOLS | | | | N | JTPA | . | $17 | $17 | . | . | TRADE |
| 154 | NEW YORK RESTAURANT SCHOOL | TOTOWA | ED | ACCET | P | JTPA | . | $78 | $78 | . | . | TRADE |
| 155 | NO JERSEY SCH OF DOG GROOMING | MADISON | ED | | U | | 34 | . | . | . | . | TRADE |
| 156 | PAPERHANGING INSTITUTE | FAIRFIELD | ED | | N | | 84 | $1 | . | . | . | TRADE |
| 157 | PROFESSIONAL EDUCATION GROUP | | | | N | JTPA | . | $28 | $28 | . | . | TRADE |
| 158 | SERVICE DYNAMICS CORPORATION | NEWARK | | | N | 531 | . | $0 | $0 | . | . | TRADE |
| 159 | THOROUGHBRED RACE-RIDING ACAD- | SICKLERVILLE | ED | | N | JTPA | 13 | $31 | $14 | . | . | TRADE |
| 160 | YOUR LEARNING CONNECTION | ASBURY PARK | | | N | 531 | . | $4 | $4 | . | . | TRADE |
| 161 | NEIGHBORHOOD NANNIES | HADDONFIELD | ED | | N | | . | . | . | . | . | TRADE |
| 162 | SHEFFIELD SCHOOL | PENNINGTON | ED | ACCET | A | | . | $43 | . | $43 | . | TRADE |
| 163 | DIVERS ACA OF EASTERN SEABOARD | CAMDEN | ED | NATTS | A | | 127 | $378 | . | $78 | 11% | TRADE |
| 164 | AMERICAN SCH FLORAL&PLANT DESGN | MADISON | ED | | N | | . | . | . | . | . | TRADE |
| 165 | ECHELON FLORIST | VOORHEES | ED | | N | | . | . | . | . | . | TRADE |
| 166 | EVERETT'S SCHOOL OF FLORISTRY | HOWELL | ED | | N | | 42 | $1 | . | . | . | TRADE |
| PTYPE | | | | | | | 1,025 | $1,370 | $289 | $570 | | |

N= 24

R-33

150

151

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

## (8) SCHOOLS BY TYPE OF PROGRAM

## PRIVATE NON-COLLEGIATE SCHOOLS

SCHOOL TYPE=TRAVEL

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 167 | AMBASSADOR TRAVEL SCHOOL | ALLENDALE | ED | | N | | . | . | . | . | . | TRAVEL |
| 168 | CAREERS IN TRAVEL, INC. | FREEHOLD | ED | | U | | . | . | . | . | . | TRAVEL |
| 169 | CHERRY HILL TRAVEL SCHOOL | MT LAUREL | ED | | U | | . | . | . | . | . | TRAVEL |
| 170 | O'BRIEN'S TRAVEL SCHOOLS | RAMSEY | ED | | U | | 74 | . | . | . | . | TRAVEL |
| 171 | TRAVEL INSTITUTE INC | JERSEY CITY | ED | | U | JTPA | 156 | $1 | $1 | . | . | TRAVEL |
| 172 | TRAVEL SCH FOR BUSINESSALEISURE | DUMONT | ED | | N | | . | . | . | . | . | TRAVEL |
| 173 | TRAVEL WORLD LEARNING | CLIFTON | ED | | N | | . | . | . | . | . | TRAVEL |
| 174 | TRAVELONG ACADEMY | CHATHAM | ED | | N | | 7 | . | . | . | . | TRAVEL |
| 175 | UNIGLOBE RAINBOW TRAVEL SCHOOL | MIDDLETOWN | ED | | N | | . | . | . | . | . | TRAVEL |
| 176 | WORLD HORIZONS SCHOOL OF TRAVEL | FLORHAM PARK | ED | | N | | 3 | . | . | . | . | TRAVEL |
| PTYPF | | | | | | | 240 | $1 | $1 | $0 | | |

N= 10

H-34

152

153

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

(8) SCHOOLS BY TYPE OF PROGRAM

PRIVATE NON-COLLEGIATE SCHOOLS

SCHOOL TYPE=ELECTROLOGY

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY88 $000 | NJHEAA FY88 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 177 | BERKOWITZ SCHOOL OF ELECTROLYSI | | | | N | JTPA | . | $1 | $1 | . | . | ELECTROLOGY |
| 178 | CLAIRE DEMARZO INST PROFES- | WESTWOOD | ED | NATTS | A | | 19 | $10 | . | $3 | | ELECTROLOGY |
| 179 | FLORENCE ACQUAIRE INST OF ELECT | WAYNE | ED | | N | | . | . | . | . | . | ELECTROLOGY |
| PTYPE | | | | | | | 19 | $11 | $1 | $3 | | |

N= 3

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

(8) SCHOOLS BY TYPE OF PROGRAM

PRIVATE NON-COLLEGIATE SCHOOLS

SCHOOL TYPE=BEAUTY

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 180 | ARTISTIC ACADEMY HAIR DESIGN | FAIR LAWN | BCH | NACCAS | A | | 100 | $164 | . | $164 | . | BEAUTY |
| 181 | CAPRI INST HAIR DESIGN | CLIFTON | BCH | NACCAS | A | | 213 | $274 | . | $274 | 9% | BEAUTY |
| 182 | CAPRI INST HAIR DESIGN | NORTH HALEDON | BCH | NACCAS | A | | 50 | $53 | . | $53 | 8% | BEAUTY |
| 183 | CAPRI INST HAIR DESIGN | PARAMUS | BCH | NACCAS | A | JTPA | 120 | $110 | $51 | $59 | 4% | BEAUTY |
| 184 | CAPRI INST OF HAIR DESIGN | KENILWORTH | BCH | NACCAS | A | | 117 | $181 | . | $181 | 13% | BEAUTY |
| 185 | CAPRI INSTITUTE HAIR DESIGN | RARITAN | BCH | NACCAS | A | | 52 | $49 | . | $49 | | BEAUTY |
| 186 | CAPRI INSTITUTE OF HAIR DESIGN | BRICKTOWN | BCH | NACCAS | A | | 86 | $179 | . | $179 | 10% | BEAUTY |
| 187 | CONCORDE SCH HAIR DESIGN | WANAMASSA | BCH | NACCAS | A | | 82 | $164 | . | $164 | 8% | BEAUTY |
| 188 | ESSIE MAE'S SCH BEAUTY CULTURE | ELIZABETH | BCH | | U | | 2 | . | . | . | | BEAUTY |
| 189 | EUROPEAN ACADEMY COSMETOLOGY | UNION | BCH | NACCAS | A | | 111 | $128 | . | $128 | 11% | BEAUTY |
| 190 | FRANKLIN BEAUTY SCHOOL | ELIZABETH | BCH | NACCAS | A | | 65 | $28 | . | $28 | 23% | BEAUTY |
| 191 | FRANKLIN BEAUTY SCHOOL | JERSEY CITY | BCH | NACCAS | A | JTPA | 95 | $19 | $19 | . | 29% | BEAUTY |
| 192 | GARDEN ST ACADEMY BEAUTY CUL | S BOUND BROOK | BCH | NACCAS | A | | 25 | $31 | . | $31 | 15% | BEAUTY |
| 193 | GORDON PHILLIPS SCH BEAUTY CUL | COLLINGSWOOD | BCH | NACCAS | A | | 217 | $598 | . | $598 | 24% | BEAUTY |
| 194 | HAIR FASHION INSTITUTE | NRTH PLAINFIELD | BCH | NACCAS | A | JTPA | 43 | $5 | $5 | . | . | BEAUTY |
| 195 | JOS PATERNO COL BTY CUL | DOVER | BCH | NACCAS | A | | 52 | $29 | . | $29 | 23% | BEAUTY |
| 196 | MAISON DE PARIS BTY COLL | HADDONFIELD | BCH | NACCAS | A | JTPA | 105 | $260 | $1 | $259 | 7% | BEAUTY |
| 197 | NATURAL MOTION INST HAIR DSGN | JERSEY CITY | BCH | NACCAS | A | JTPA | 172 | $422 | $12 | $410 | 20% | BEAUTY |
| 198 | NEW HORIZONS INST COSMETOLOGY | UNION CITY | BCH | NACCAS | A | | 81 | $163 | . | $163 | 24% | BEAUTY |
| 199 | ORANGE BEAUTY SCHOOL | ORANGE | BCH | NACCAS | A | | 31 | . | . | . | | BEAUTY |
| 200 | PARISIAN BEAUTY SCHOOL | HACKENSACK | BCH | NACCAS | A | JTPA | 78 | $254 | $33 | $221 | 18% | BEAUTY |
| 201 | PB METHOD OF HAIR DESIGN | GLOUCESTER | BCH | NACCAS | A | | 145 | $280 | . | $280 | 35% | BEAUTY |
| 202 | REIGNBOW BEAUTY ACAD | PERTH AMBOY | BCH | NACCAS | A | | 108 | $255 | . | $255 | 20% | BEAUTY |
| 203 | ROMAN ACADEMY BEAUTY CUL | HAWTHORNE | BCH | NACCAS | A | JTPA | 79 | $1 | $1 | . | 8% | BEAUTY |
| 204 | SHORE BEAUTY SCHOOL | PLEASANTVILLE | BCH | NACCAS | A | | 40 | $124 | . | $124 | 25% | BEAUTY |
| 205 | SMITH'S INST COSMETOLOGY | ASBURY PARK | BCH | NACCAS | U | | 12 | . | . | . | 25% | BEAUTY |
| 206 | VINELAND ACAD BEAUTY CUL | VINELAND | BCH | NACCAS | A | | 78 | $215 | . | $215 | 19% | BEAUTY |
| 207 | WILFRED ACAD HAIR-BEAUTY | TOMS RIVER | BCH | NACCAS | P | | 43 | $191 | . | $191 | 32% | BEAUTY |
| 208 | WILFRED ACADEMY | NEWARK | BCH | NACCAS | P | | 508 | $645 | . | $645 | 37% | BEAUTY |
| 209 | WILFRED ACADEMY | SUCCASUNNA | BCH | NACCAS | P | | 58 | $123 | . | $123 | 10% | BEAUTY |
| 210 | WILFRED ACADEMY | TOTOWA | BCH | NACCAS | P | | 190 | $304 | . | $304 | 28% | BEAUTY |
| 211 | WILFRED BEAUTY ACADEMY | TRENTON | BCH | NACCAS | P | | 82 | $159 | . | $159 | 34% | BEAUTY |
| 212 | WILFRED BEAUTY ACADEMY | WEST NEW YORK | BCH | NACCAS | P | | 110 | $129 | . | $129 | 31% | BEAUTY |
| PTYPE | | | | | | | 3,340 | $5,517 | $122 | $5,395 | | |

N= 33

B-36

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531





NJHEAA:LKB/YOT 10/89

(8) SCHOOLS BY TYPE OF PROGRAM

PRIVATE NON-COLLEGIATE SCHOOLS

SCHOOL TYPE=TRUCKS

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 213 | ATLAS DRIVING SCHOOL | NEWARK | DMV | | N | JTPA | . | . | . | . | . | TRUCKS |
| 214 | CANTERBURY/NEVADA CAREER SCHOOL | VINELAND | DMV | ACCET | A | JTPA | . | $287 | $3 | $284 | . | TRUCKS |
| 215 | HAMSON TRUCK DRIVING SCHOOL | WHITEHOUSE | DMV | | N | JTPA | . | . | . | . | . | TRUCKS |
| 216 | JERSEY TRACTOR TRAILER | RUTHERFORD | DMV | | N | JTPA | . | $92 | $92 | . | . | TRUCKS |
| 217 | SHORE TRACTOR TRAILER DRIVE SCH | BAYVILLE | DMV | | N | JTPA | . | $8 | $8 | . | . | TRUCKS |
| 218 | SMITH & SOLOMON SCHOOL | NEW BRUNSWICK | DMV | | N | JTPA | . | $275 | $275 | . | . | TRUCKS |
| PTYPE | | | | | | | 0 | $643 | $378 | $284 | | |

N= 8

B-37

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531



NJHEAA:LYB/YDT 10/89

## (8) SCHOOLS BY TYPE OF PROGRAM

### PRIVATE NON-COLLEGIATE SCHOOLS

SCHOOL TYPE=CASINO

| OBS | NAME | CITY | STATE LIC-ENSE * | ACCRE-DITA-TION | NJHEAA STATUS ** | LABOR STATUS *** | STU-DENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEF-AULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 219 | CASINO CAREER INSTITUTE | ATLANTIC CITY | CCC | | N | JTPA | . | $3 | $3 | . | . | CASINO |
| 220 | CASINO DEALERS SCHOOL | ATLANTIC CITY | CCC | | N | JTPA | . | $47 | $47 | . | . | CASINO |
| 221 | MARINA'S CASINO DEALERS SCHOOL | ATLANTIC CITY | CCC | | N | JTPA | . | $5 | $5 | . | . | CASINO |
| 222 | PROFESSIONAL DEALERS SCHOOL | ATLANTIC CITY | CCC | | N | JTPA | . | $2 | $2 | . | . | CASINO |
| PTYPE | | | | | | | 0 | $57 | $57 | $0 | | |

N= 4







"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

NJHEAA:LKB/YOT 10/89

## (8) SCHOOLS BY TYPE OF PROGRAM

### PRIVATE NON-COLLEGIATE SCHOOLS

SCHOOL TYPE=SKILLS

| OBS | NAME | CITY | STATE LICENSE * | ACCREDITATION | NJHEAA STATUS ** | LABOR STATUS *** | STUDENTS FY88 | PUBLIC FUNDS $000 | JTPA FY89 $000 | NJHEAA FY89 $000 | DEFAULT RATE | SCHOOL TYPE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 223 | ARBOR, INC. | | | | N | JTPA | . | $54 | $54 | . | . | SKILLS |
| 224 | CAREERWORKS, INC. | NEWARK | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 225 | EDKOT CAREER DEVELOPMENT CORP | | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 226 | EDTEC | | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 227 | ELIZABETH DEVELOPMENT COMPANY | ELIZABETH | | | N | JTPA | . | $50 | $50 | . | . | SKILLS |
| 228 | EMPLOYMENT AND TRAINING FOUNDAT | PLEASANTVILLE | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 229 | EXECUTYPE, INC. | NEWARK | | | N | 531 | . | $7 | $7 | . | . | SKILLS |
| 230 | HENKELS & MCCOY TRAINING SERVIC | | | | N | 531 | . | $98 | $98 | . | . | SKILLS |
| 231 | INNOVATIVE RESULTS INC. | ATLANTIC CITY | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 232 | INVESTMENT ASSISTANCE, INC. | JERSEY CITY | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 233 | KITTRELS EDUCATIONAL & TRAINING | JERSEY CITY | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 234 | NATIONAL TRAINING SERVICE, INC | KIRKWOOD | ED | ACCET | A | | . | $11 | . | $11 | . | SKILLS |
| 235 | PROFESSIONAL SERVICES TRAINING | CAMDEN | | | N | 531 | . | $3 | $3 | . | . | SKILLS |
| 236 | STIA SYSTEMS AND ASSOCIATES | JERSEY CITY | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| 237 | UNIVERSAL ENTERPRISES | | | | N | JTPA | . | $42 | $42 | . | . | SKILLS |
| 238 | VENTURE AND VENTURE | NEW BRUNSWICK | | | N | 531 | . | $0 | $0 | . | . | SKILLS |
| PTYPE | | | | | | | 0 | $283 | $252 | $11 | | |
| | | | | | | | 44,268 | $90,627 | $4,098 | $40,971 | | |

N= 18

"SEE EXPLANATORY NOTES AT FRONT OF APPENDIX B"

* BCH-BOARD OF COSMETOLOGY CCC-CASINO CONTROL DHE-DEPT OF HIGHER ED DMV-DEPT OF MOTOR VEHICLE ED-EDUCATION DEPT

** A -APPROVED P -PENDING/LIMITED U -UNAPPROVED N -NOT ON FILE

*** JTPA-RECEIVED JTPA FUNDS 531-APPROVED FOR JTPA THROUGH CHAPTER 531

## APPENDIX C:

## SCHOOLS WHICH HAVE CLOSED SINCE 1985

STAFFORD AND PLUS/SLS LOAN VOLUME AT CLOSED NJ PROPRIETARY SCHOOLS:
FY 85-89 AND THE CUMULATIVE DEFAULT RATE

__ SCHOOLS CLOSED SINCE FY85 __

| OBS | INSTITUTION NAME | CITY | STA-TUS * | GSL FY85 $000 | GSL FY86 $000 | GSL FY87 $000 | GSL FY88 $000 | GSL FY89 $000 | CUM DEFAULT RATE | PLUS/SLS FY87 $000 | PLUS/SLS FY88 $000 | PLUS/SLS FY89 $000 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | ROBERTS-WALSH BUSINESS | UNION | U | 1,799 | 435 | 1,600 | 1,158 | 883 | 32% | 30 | 115 | 255 |
| 2 | CLIFTON SCH OF BUSINESS INC | CLIFTON | U | 529 | 19 | 2 | 191 | 186 | 48% | 3 | 8 | 16 |
| 3 | WILFRED BEAUTY ACADEMY | TRENTON | U | 819 | 467 | 308 | 18 | 65 | 40% | 8 | 1 | 93 |
| 4 | WILFRED ACA OF HAIR & BEAUTY | PASSAIC | U | 648 | 358 | 192 | 7 | 45 | 48% | 0 | 0 | 6 |
| 5 | UNITED CAREER CENTER | UNION CITY | U | 0 | 0 | 0 | 0 | 44 | 0% | 0 | 0 | 46 |
| 6 | NTI BUSINESS SCHOOLS | NEWARK | U | 0 | 0 | 5 | 188 | 18 | 1% | 0 | 67 | 13 |
| 7 | ACADEMY OF BUSINESS CAREERS | WOODBRIDGE | U | 559 | 53 | 22 | 0 | 0 | 28% | 2 | 0 | 0 |
| 8 | CENTURY INST COURT RPTNG | HACKENSACK | U | 182 | 91 | 0 | 0 | 0 | 18% | 0 | 0 | 0 |
| 9 | ESSEX COLLEGE OF BUSINESS | PARAMUS | U | 400 | 189 | 0 | 0 | 0 | 24% | 0 | 0 | 0 |
| 10 | FIRST SCH SEC & PARA LEGAL | EAST ORANGE | U | 291 | 18 | 0 | 0 | 0 | 58% | 0 | 0 | 0 |
| 11 | FIRST SCH SECRETARIAL& | UNION CITY | U | 480 | 20 | 0 | 0 | 0 | 48% | 0 | 0 | 0 |
| 12 | INST OF BUSINESS & TECHNOLOGY | JERSEY CITY | U | 527 | 372 | 171 | 39 | 0 | 47% | 0 | 0 | 0 |
| 13 | INST OF BUSINESS & TECHNOLOGY | NEWARK | U | 1,733 | 1,587 | 1,380 | 129 | 0 | 38% | 0 | 0 | 0 |
| 14 | JEFFERSON BUSINESS COLLEGE | ELIZABETH | U | 0 | 4 | 1 | 152 | 0 | 7% | 0 | 42 | 0 |
| 15 | SCHOOL OF BUSINESS MACHINES | JERSEY CITY | U | 949 | 1,270 | 528 | 1 | 0 | 52% | 0 | 0 | 0 |
| 16 | SCHOOL OF BUSINESS MACHINES | WEST NEW YORK | U | 423 | 389 | 255 | 2 | 0 | 34% | 0 | 0 | 0 |
| 17 | STAFFORD HALL SCHOOL BUSINESS | SUMMIT | U | 82 | 53 | 38 | 19 | 0 | 11% | 6 | 9 | 0 |
| 18 | TAYLOR BUSINESS INST | BRIDGEWATER | U | 279 | 169 | 0 | 0 | 0 | 16% | 0 | 0 | 0 |
| 19 | TAYLOR BUSINESS INSTITUTE | BLOOMFIELD | U | 487 | 283 | 86 | 0 | 0 | 21% | 2 | 0 | 0 |
| 20 | TAYLOR BUSINESS INSTITUTE | JERSEY CITY | U | 407 | 232 | 12 | 0 | 0 | 34% | 0 | 0 | 0 |
| 21 | TAYLOR BUSINESS INSTITUTE | PARAMUS | U | 287 | 314 | 12 | 0 | 0 | 19% | 1 | 0 | 0 |
| 22 | TAYLOR BUSINESS INSTITUTE | POMONA | U | 202 | 0 | 0 | 0 | 0 | 20% | 0 | 0 | 0 |
| 23 | COMPUTER PROCESSING INSTITUTE | PARAMUS | U | 2,339 | 1,745 | 567 | 0 | 0 | 17% | 43 | 0 | 0 |
| 24 | ELEC COMPT PROG INST | PATERSON | U | 388 | 60 | 5 | 3 | 0 | 28% | 0 | 0 | 0 |
| 25 | LYONS INSTITUTE | CHERRY HILL | U | 322 | 325 | 141 | 0 | 0 | 23% | 3 | 0 | 0 |
| 26 | NTA SCHOOL | BRIDGEWATER | U | 1,222 | 1,060 | 0 | 0 | 0 | 31% | 0 | 0 | 0 |
| 27 | SPECTRUM INST ADVERTISING ARTS | SOMERVILLE | U | 91 | 41 | 0 | 0 | 0 | 8% | 0 | 0 | 0 |
| 28 | ANTHONY PLACIDO SCH HAIR DESGN | RUTHERFORD | U | 151 | 92 | 122 | 69 | 0 | 17% | 3 | 0 | 0 |
| 29 | STANDARD ACAD BEAUTY CUL | NEW BRUNSWICK | U | 13 | 0 | 0 | 0 | 0 | 84% | 0 | 0 | 0 |
| 30 | WILFRED ACADEMY | RED BANK | U | 388 | 334 | 193 | 6 | 0 | 30% | 18 | 0 | 0 |
| | | | | ****** | ***** | ***** | ***** | ***** | | *** | *** | *** |
| | | | | 15,789 | 9,993 | 5,650 | 1,963 | 1,023 | | 120 | 244 | 433 |

## APPENDIX D:

## ENROLLMENTS, PLACEMENT RATES AND SOURCES OF PUBLIC FUNDS IN 1987-88 FOR SCHOOLS LICENSED BY THE DEPARTMENT OF EDUCATION


(A) Enrollment and Placement Rates D-1

(B) Public Funds D-4

NEW JERSEY DEPARTMENT OF EDUCATION
LICENSED PRIVATE VOCATIONAL SCHOOLS
(A) ENROLLMENT AND PLACEMENT RATES 1987-88 *

| OBS | NAME | CITY | TOTAL ENROLLED | NEW STUDENTS | CON-TIN-UING | DROP OUTS | DROP OUT RATE | GRAD-UATED | PLACED | GRAD PLACE-MENT | TOTAL PLACE MENT |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | ACADEMY FOR CAREER EDUCATION | EDISON | 47 | 29 | 18 | 6 | 13% | 20 | 19 | 95% | 73% |
| 2 | ACADEMY OF COMPUTER GRAPHICS | BERLIN | 87 | 63 | 24 | 19 | 22% | 50 | 53 | 106% | 77% |
| 3 | ALLIED HEALTH CAREERS | JERSEY CITY | 47 | 47 | 0 | 14 | 30% | 33 | 0 | 0% | 0% |
| 4 | AMERICAN BARTENDERS SCHOOL | MONTCLAIR | 477 | 458 | 19 | 38 | 8% | 400 | 336 | 84% | 77% |
| 5 | AMERICAN BUSINESS ACADEMY | HACKENSACK | 290 | 174 | 116 | 31 | 11% | 81 | 77 | 95% | 69% |
| 6 | AMERICAN BUSINESS INSTITUTE | NEWARK | 859 | 359 | 300 | 247 | 37% | 189 | 133 | 70% | 31% |
| 7 | AMERICAN SCH FLORAL&PLANT DSGN | MADISON | 53 | 31 | 22 | 0 | 0% | 26 | 29 | 112% | 112% |
| 8 | AR-LYNN TECHNICAL INSTITUTE | ASBURY PARK | 53 | 43 | 10 | 12 | 23% | 41 | 23 | 56% | 43% |
| 9 | ARMAT SCH FOR THE GRAPHIC ARTS | PLAINFIELD | 84 | 51 | 13 | 11 | 17% | 48 | 14 | 29% | 24% |
| 10 | ASSOCIATED BUSINESS CAREERS | ATLANTIC CITY | 347 | 280 | 67 | 93 | 27% | 159 | 100 | 63% | 40% |
| 11 | ASSOCIATED BUSINESS CAREERS | HADDON HEIGHTS | 480 | 285 | 195 | 143 | 30% | 263 | 186 | 71% | 46% |
| 12 | ASSOCIATED BUSINESS CAREERS | HADDON HEIGHTS | 463 | 322 | 141 | 87 | 19% | 255 | 182 | 71% | 53% |
| 13 | BARBIZON SCHOOL | MONTCLAIR | 342 | 241 | 101 | 29 | 8% | 165 | 28 | 17% | 14% |
| 14 | BARBIZON SCHOOL OF MODELING | HIGHLAND PARK | 260 | 188 | 72 | 18 | 7% | 161 | 25 | 16% | 14% |
| 15 | BARBIZON SCHOOL OF MODELING | RED BANK | 420 | 291 | 129 | 18 | 4% | 249 | 214 | 86% | 80% |
| 16 | BARBIZON SCHOOL OF MODELING | TRENTON | 160 | 160 | 0 | 17 | 11% | 80 | 108 | 135% | 111% |
| 17 | BARCLAY CAREER SCHOOL | EAST ORANGE | 152 | 127 | 25 | 50 | 33% | 36 | 34 | 94% | 40% |
| 18 | BARTENDER'S ACADEMY | LINDEN | 130 | 130 | 0 | 38 | 29% | 84 | 69 | 82% | 57% |
| 19 | BERDAN INSTITUTE | TOTOWA | 126 | 98 | 28 | 25 | 20% | 53 | 50 | 94% | 84% |
| 20 | BETTY OWEN SECRETARIAL SYSTEMS | JERSEY CITY | 257 | 192 | 65 | 39 | 15% | 109 | 70 | 64% | 47% |
| 21 | BILINGUAL INSTITUTE | NEWARK | 350 | 243 | 107 | 78 | 22% | 90 | 105 | 117% | 63% |
| 22 | BRICK COMPUTER SCI INST | BRICKTOWN | 729 | 561 | 168 | 205 | 28% | 112 | 96 | 86% | 30% |
| 23 | BUSINESS TRAINING INSTITUTE | MAYWOOD | 359 | 261 | 98 | 83 | 23% | 320 | 104 | 33% | 26% |
| 24 | CHRISTINE VALMAY INT SCH | PINE BROOK | 34 | 34 | 0 | 0 | 0% | 34 | 17 | 50% | 50% |
| 25 | CHUBB INSTITUTE | JERSEY CITY | 492 | 370 | 122 | 125 | 25% | 183 | 133 | 73% | 43% |
| 26 | CHUBB INSTITUTE | PARSIPPANY | 1,465 | 996 | 469 | 581 | 40% | 464 | 370 | 80% | 35% |
| 27 | CITTONE INSTITUTE | EDISON | 1,982 | 1,053 | 929 | 342 | 17% | 647 | 574 | 89% | 58% |
| 28 | CITTONE INSTITUTE | PRINCETON | 29 | 29 | 0 | 12 | 41% | 0 | 0 | 0% | 0% |
| 29 | CLAIRE DEMARZO INST PROFES- | WESTWOOD | 19 | 14 | 5 | 5 | 26% | 6 | 0 | 0% | 0% |
| 30 | CLIFTON SCH OF BUSINESS INC | CLIFTON | 339 | 210 | 129 | 96 | 28% | 126 | 95 | 75% | 43% |
| 31 | COMPUTER LEARNING CENTER | PARAMUS | 658 | 413 | 245 | 149 | 23% | 388 | 254 | 65% | 47% |
| 32 | COMPUTER PROCESSING INSTITUTE | PARAMUS | 1,960 | 1,374 | 586 | 398 | 20% | 894 | 604 | 68% | 47% |
| 33 | CONNECTICUT SCH OF BROADCASTIN | ROCHELLE PARK | 138 | 138 | 0 | 5 | 4% | 133 | 0 | 0% | 0% |
| 34 | DEVRY TECHNICAL INSTITUTE | WOODBRIDGE | 3,624 | 1,446 | 2,178 | 964 | 27% | 761 | 761 | 100% | 44% |
| 35 | DIVERS ACA OF EASTERN SEABOARD | CAMDEN | 127 | 110 | 17 | 12 | 9% | 81 | 78 | 96% | 84% |
| 36 | DOROTHY ARISTONE'S SCHOOL OF | MAPLE SHADE | 319 | 240 | 79 | 26 | 8% | 127 | 99 | 78% | 65% |
| 37 | DOVER BUSINESS COLLEGE | DOVER | 203 | 180 | 23 | 25 | 12% | 149 | 62 | 42% | 36% |
| 38 | DRAKE BUSINESS COLLEGE | ELIZABETH | 117 | 75 | 42 | 58 | 50% | 30 | 25 | 83% | 28% |
| 39 | DRAKE SECRETARIAL COLLEGE | JERSEY CITY | 333 | 285 | 48 | 72 | 22% | 55 | 38 | 69% | 30% |
| 40 | DRAKE SECRETARIAL COLLEGE | PERTH AMBOY | 308 | 187 | 121 | 103 | 33% | 107 | 95 | 89% | 45% |
| 41 | DUCRET SCHOOL OF THE ARTS | PLAINFIELD | 211 | 52 | 159 | 37 | 18% | 13 | 8 | 62% | 16% |
| 42 | EMPIRE TECHNICAL SCHOOL | E ORANGE | 416 | 268 | 148 | 104 | 25% | 201 | 133 | 66% | 44% |
| 43 | ENGINE CITY TECHNICAL INST | UNION | 242 | 116 | 126 | 32 | 13% | 191 | 117 | 61% | 52% |

* DROPOUT RATE = DROPOUTS/TOTAL ENROLLED
GRAD PLACEMENT = PLACED/GRADUATED
TOTAL PLACEMENT = PLACED/(GRADUATED+DROPOUTS)

NJHEAA:LKB/YOT 10/89

NEW JERSEY DEPARTMENT OF EDUCATION
LICENSED PRIVATE VOCATIONAL SCHOOLS
(A) ENROLLMENT AND PLACEMENT RATES 1987-88 *

| OBS | NAME | CITY | TOTAL ENROLLED | NEW STUDENTS | CON-TIN-UING | DROP OUTS | DROP OUT RATE | GRAD-UATED | PLACED | GRAD PLACE-MENT | TOTAL PLACE MENT |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 44 | ESSEX COLLEGE BUSINESS | NEWARK | 690 | 366 | 324 | 194 | 28% | 328 | 225 | 69% | 43% |
| 45 | EVERETT'S SCHOOL OF FLORISTRY | HOWELL | 42 | 37 | 5 | 10 | 24% | 33 | 28 | 85% | 65% |
| 46 | FIRST SCH SEC & PARA LEGAL | PASSAIC | 520 | 346 | 174 | 202 | 39% | 161 | 80 | 50% | 22% |
| 47 | FRANKLIN BUSINESS SKILLS CNTR | BARRINGTON | 124 | 103 | 21 | 17 | 14% | 122 | 64 | 52% | 46% |
| 48 | GENERAL TECH INST INC | LINDEN | 158 | 84 | 74 | 19 | 12% | 105 | 96 | 91% | 77% |
| 49 | GEORGEANN'S DEL VAL FINISING | OAKLYN | 70 | 35 | 35 | 9 | 13% | 29 | 0 | 0% | 0% |
| 50 | GLOBAL BUSINESS INSTITUTE | JERSEY CITY | 167 | 167 | 0 | 70 | 42% | 0 | 0 | 0% | 0% |
| 51 | GLOBE BARTENDING SCHOOL | MORRISTOWN | 121 | 117 | 4 | 2 | 2% | 119 | 91 | 76% | 75% |
| 52 | HARRIS SCHOOL OF BUSINESS | CHERRY HILL | 156 | 122 | 34 | 21 | 13% | 80 | 63 | 79% | 62% |
| 53 | HILL INSTITUTE | DENVILLE | 100 | 65 | 35 | 9 | 9% | 52 | 39 | 75% | 64% |
| 54 | HO HO KUS SCHOOL | RAMSEY | 179 | 108 | 71 | 32 | 18% | 78 | 71 | 91% | 65% |
| 55 | HORIZON INST OF PARALEGAL | LINDEN | 193 | 127 | 66 | 0 | 0% | 193 | 0 | 0% | 0% |
| 56 | INSTITUTE OF BUSINESS CAREERS | HIGHLAND PARK | 254 | 191 | 63 | 41 | 16% | 173 | 134 | 77% | 63% |
| 57 | INTERNATIONAL BUSINESS SCHOOL | KEARNY | 54 | 35 | 19 | 20 | 37% | 11 | 9 | 82% | 28% |
| 58 | JEFFERSON BUSINESS COLLEGE | ELIZABETH | 627 | 291 | 336 | 305 | 49% | 161 | 118 | 73% | 25% |
| 59 | JERSEY SHORE BARTENDING SCHOOL | EATONTOWN | 164 | 156 | 8 | 26 | 16% | 119 | 77 | 65% | 53% |
| 60 | JO ANDERSON MODELING&CAREER SC | CHERRY HILL | 209 | 176 | 33 | 21 | 10% | 158 | 93 | 59% | 52% |
| 61 | JOE KUBERT SCH CARTOON&GRAPHIC | DOVER | 156 | 156 | 0 | 22 | 14% | 134 | 33 | 25% | 21% |
| 62 | JOHN CASABLANCAS MODELING | FAIRLAWN | 378 | 266 | 112 | 74 | 20% | 87 | 0 | 0% | 0% |
| 63 | KALIX TRADE SCHOOL | PENNSAUKEN | 69 | 35 | 34 | 19 | 28% | 36 | 33 | 92% | 60% |
| 64 | KANE BUSINESS INSTITUTE | CAMDEN | 355 | 267 | 88 | 90 | 25% | 163 | 80 | 49% | 32% |
| 65 | KANE BUSINESS INSTITUTE | CHERRY HILL | 216 | 162 | 54 | 32 | 15% | 122 | 82 | 67% | 53% |
| 66 | KATHARINE GIBBS SCHOOL | PISCATAWAY | 358 | 328 | 30 | 64 | 18% | 254 | 207 | 81% | 65% |
| 67 | LADY SHAY MODELING SCHOOL | WILLINGBORO | 46 | 27 | 19 | 4 | 9% | 0 | 0 | 0% | 0% |
| 68 | LAW CENTER FOR PARALEGAL STUDY | MILLBURN | 16 | 8 | 8 | 0 | 0% | 8 | 3 | 38% | 38% |
| 69 | LINCOLN TECH BUS INST | PENNSAUKEN | 814 | 358 | 456 | 217 | 27% | 296 | 278 | 94% | 54% |
| 70 | LINCOLN TECH INSTITUTE | UNION | 1,497 | 974 | 523 | 442 | 30% | 552 | 489 | 89% | 49% |
| 71 | LYONS INSTITUTE | HACKENSACK | 411 | 231 | 180 | 85 | 21% | 193 | 72 | 37% | 26% |
| 72 | METROPOLITAN TECHNICAL INST | FAIRFIELD | 273 | 149 | 124 | 46 | 17% | 128 | 120 | 94% | 69% |
| 73 | MID-ATLANTIC INSTITUTE | KEARNY | 21 | 21 | 0 | 8 | 38% | 13 | 8 | 62% | 38% |
| 74 | MORTGAGE TRAINING CENTER | PARAMUS | 14 | 14 | 0 | 0 | 0% | 14 | 14 | 100% | 100% |
| 75 | MTI BUSINESS SCHOOLS | NEWARK | 244 | 126 | 118 | 90 | 37% | 127 | 105 | 83% | 48% |
| 76 | NASH ACADEMY OF ANIMAL ARTS | CLIFFSIDE PARK | 87 | 68 | 19 | 10 | 11% | 49 | 61 | 124% | 103% |
| 77 | NATIONAL ACADEMY PARALEGAL STD | MAHWAH | 783 | 408 | 375 | 70 | 9% | 262 | 57 | 22% | 17% |
| 78 | NATIONAL EDUCATION CENTER | NUTLEY | 837 | 448 | 389 | 187 | 22% | 319 | 263 | 82% | 52% |
| 79 | NO JERSEY SCH OF DOG GROOMING | MADISON | 34 | 25 | 9 | 3 | 9% | 21 | 12 | 57% | 50% |
| 80 | O'BRIEN'S TRAVEL SCHOOLS | RAMSEY | 74 | 74 | 0 | 6 | 8% | 68 | 61 | 90% | 82% |
| 81 | OMEGA INSTITUTE | CINNAMINSON | 507 | 302 | 205 | 135 | 27% | 231 | 136 | 59% | 37% |
| 82 | PAPERHANGING INSTITUTE | FAIRFIELD | 84 | 84 | 0 | 6 | 7% | 43 | 0 | 0% | 0% |
| 83 | PASSAIC SCHOOL OF DRAFTING | PASSAIC | 124 | 58 | 66 | 4 | 3% | 50 | 46 | 92% | 85% |
| 84 | PENNCO TECH | BLACKWOOD | 1,362 | 775 | 587 | 552 | 41% | 341 | 237 | 70% | 27% |
| 85 | PERFORMANCE SCH OF BARTENDING | JERSEY CITY | 12 | 12 | 0 | 2 | 17% | 7 | 5 | 71% | 56% |
| 86 | PHILLIPS BUSINESS COLLEGE | JERSEY CITY | 615 | 615 | 0 | 233 | 38% | 60 | 54 | 90% | 18% |

* DROPOUT RATE = DROPOUTS/TOTAL ENROLLED
GRAD PLACEMENT = PLACED/GRADUATED
TOTAL PLACEMENT = PLACED/(GRADUATED+DROPOUTS)

NEW JERSEY DEPARTMENT OF EDUCATION
LICENSED PRIVATE VOCATIONAL SCHOOLS
(A) ENROLLMENT AND PLACEMENT RATES 1987-88 *

| OBS | NAME | CITY | TOTAL ENROLLED | NEW STUDENTS | CON-TIN-UING | DROP OUTS | DROP OUT RATE | GRAD-UATED | PLACED | GRAD PLACE-MENT | TOTAL PLACE MENT |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 87 | PHILLIPS BUSINESS SCHOOL | EAST ORANGE | 635 | 422 | 213 | 267 | 42% | 162 | 137 | 85% | 32% |
| 88 | PLAZA SCHOOL (THE) | PARAMUS | 213 | 108 | 105 | 40 | 19% | 80 | 70 | 88% | 58% |
| 89 | POPKIN SCH COURT REPORTING | CHERRY HILL | 238 | 121 | 117 | 85 | 36% | 29 | 29 | 100% | 25% |
| 90 | PROFESSIONAL SCHOOL OF BUSINES | MILLBURN | 84 | 84 | 0 | 5 | 6% | 79 | 0 | 0% | 0% |
| 91 | ROBERTS-WALSH BUSINESS | UNION | 1,119 | 734 | 385 | 365 | 33% | 419 | 352 | 84% | 45% |
| 92 | SAWYER BUSINESS SCHOOL | NRTH PLAINFIELD | 221 | 127 | 94 | 115 | 52% | 67 | 44 | 66% | 24% |
| 93 | SAWYER SCHOOL OF ELIZABETH | ELIZABETH | 770 | 569 | 201 | 329 | 43% | 202 | 131 | 65% | 25% |
| 94 | SCHOOL OF DATA PROGRAMMING | PARLIN | 91 | 48 | 43 | 29 | 32% | 32 | 24 | 75% | 39% |
| 95 | SCHOOL OF DATA PROGRAMMING | SHREWSBURY | 60 | 42 | 18 | 21 | 35% | 31 | 24 | 77% | 46% |
| 96 | SCHOOL OF DATA PROGRAMMING | UNION | 128 | 76 | 52 | 40 | 31% | 67 | 51 | 76% | 48% |
| 97 | SCS BUSINESS & TECHNICAL INST | EAST ORANGE | 903 | 706 | 197 | 306 | 34% | 202 | 141 | 70% | 28% |
| 98 | SCS BUSINESS & TECHNICAL INST | NEWARK | 1,680 | 1,121 | 559 | 591 | 35% | 400 | 256 | 64% | 26% |
| 99 | SCS BUSINESS & TECHNICAL INST | UNION CITY | 676 | 475 | 201 | 184 | 27% | 312 | 185 | 59% | 37% |
| 100 | STAR TECHNICAL INSTITUTE | CAMDEN | 204 | 191 | 13 | 69 | 34% | 34 | 20 | 59% | 19% |
| 101 | STAR TECHNICAL INSTITUTE | CINNAMINSON | 384 | 191 | 193 | 132 | 34% | 147 | 94 | 64% | 34% |
| 102 | STAR TECHNICAL INSTITUTE | VINELAND | 485 | 313 | 172 | 185 | 38% | 131 | 104 | 79% | 33% |
| 103 | STAR TECHNICAL INSTITUTE | WILLIAMSTOWN | 302 | 158 | 144 | 93 | 31% | 125 | 84 | 67% | 39% |
| 104 | STUART SCHOOL | WALL | 107 | 74 | 33 | 12 | 11% | 65 | 62 | 95% | 81% |
| 105 | TAYLOR OF BETTY OWEN OF BLOOM- | EAST ORANGE | 304 | 248 | 56 | 78 | 26% | 58 | 34 | 59% | 25% |
| 106 | TETERBORO SCH AERONAUTICS | TETERBORO | 371 | 159 | 212 | 71 | 19% | 127 | 106 | 83% | 54% |
| 107 | THE BILINGUAL INSTITUTE | PATERSON | 58 | 58 | 0 | 9 | 16% | 0 | 0 | 0% | 0% |
| 108 | THOROUGHBRED RACE-RIDING ACAD- | SICKLERVILLE | 13 | 4 | 9 | 0 | 0% | 9 | 9 | 100% | 100% |
| 109 | TRAVEL INSTITUTE INC | JERSEY CITY | 156 | 148 | 8 | 16 | 10% | 123 | 84 | 68% | 60% |
| 110 | TRAVELONG ACADEMY | CHATHAM | 7 | 7 | 0 | 2 | 29% | 5 | 5 | 100% | 71% |
| 111 | ULTRASOUND DIAGNOSTIC SCHOOL | UNION | 96 | 74 | 22 | 10 | 10% | 0 | 22 | 0% | 220% |
| 112 | UNION TECHNICAL INST | NEPTUNE | 940 | 582 | 358 | 276 | 29% | 246 | 204 | 83% | 39% |
| 113 | VINAS REFRIGERATION SCHOOL | PATERSON | 56 | 27 | 29 | 4 | 7% | 22 | 0 | 0% | 0% |
| 114 | WHITE HORSE BARTENDING SCHOOL | BERLIN | 146 | 141 | 5 | 2 | 1% | 144 | 34 | 24% | 23% |
| 115 | WORLD HORIZONS SCHOOL OF TRAVE | FLORHAM PARK | 3 | 3 | 0 | 1 | 33% | 2 | 1 | 50% | 33% |
| 116 | WORLDWIDE BUSINESS SCHOOLS | CLIFTON | 88 | 76 | 12 | 1 | 1% | 82 | 76 | 93% | 92% |
| | | | 43,121 | 27,828 | 15,293 | 11,180 | 26% | 16,516 | 11,545 | 70% | 41% |

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* DROPOUT RATE = DROPOUTS/TOTAL ENROLLED
GRAD PLACEMENT = PLACED/GRADUATED
TOTAL PLACEMENT = PLACED/(GRADUATED+DROPOUTS)

NEW JERSEY DEPARTMENT OF EDUCATION
LICENSED PRIVATE VOCATIONAL SCHOOLS
(B) PUBLIC FUNDS 1987-88

| OBS | NAME | CITY | TOTAL ENROLLED * | WITH PELL GRANTS | % PELL | WITH GSL LOANS | % GSL | PLUS SLS LOANS | % PLUS | PELL GRANTS $000 | GSL LOANS $000 | PLUS SLS $000 | OTHER AID $000** | TOTAL PUBLIC FUNDS |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | ACADEMY FOR CAREER EDUCATION | EDISON | 47 | 6 | 13% | 10 | 21% | 1 | 2% | 7 | 19 | 3 | 2 | 31 |
| 2 | ACADEMY OF COMPUTER GRAPHICS | BERLIN | 87 | 0 | 0% | 2 | 2% | 1 | 1% | 0 | 0 | 0 | 181 | 181 |
| 3 | ALLIED HEALTH CAREERS | JERSEY CITY | 47 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 4 | AMERICAN BARTENDERS SCHOOL | MONTCLAIR | 477 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 5 | AMERICAN BUSINESS ACADEMY | HACKENSACK | 290 | 70 | 24% | 82 | 28% | 28 | 10% | 87 | 197 | 92 | 55 | 431 |
| 6 | AMERICAN BUSINESS INSTITUTE | NEWARK | 659 | . | . | . | . | . | . | . | . | . | . | . |
| 7 | AMERICAN SCH FLORAL&PLANT DSGN | MADISON | 53 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 8 | AR-LYNN TECHNICAL INSTITUTE | ASBURY PARK | 53 | 7 | 13% | 17 | 32% | 8 | 15% | 10 | 42 | 28 | 35 | 115 |
| 9 | ARMAT SCH FOR THE GRAPHIC ARTS | PLAINFIELD | 64 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 101 | 101 |
| 10 | ASSOCIATED BUSINESS CAREERS | ATLANTIC CITY | 347 | 173 | 50% | 227 | 65% | 177 | 51% | 194 | 488 | 370 | 0 | 1,052 |
| 11 | ASSOCIATED BUSINESS CAREERS | HADDON HEIGHTS | 480 | 153 | 32% | 217 | 45% | 126 | 26% | 200 | 480 | 280 | 36 | 976 |
| 12 | ASSOCIATED BUSINESS CAREERS | HADDON HEIGHTS | 463 | 181 | 39% | 278 | 60% | 204 | 44% | 235 | 579 | 374 | 0 | 1,188 |
| 13 | BARBIZON SCHOOL | MONTCLAIR | 342 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 14 | BARBIZON SCHOOL OF MODELING | HIGHLAND PARK | 260 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 15 | BARBIZON SCHOOL OF MODELING | RED BANK | 420 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 16 | BARBIZON SCHOOL OF MODELING | TRENTON | 160 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 17 | BARCLAY CAREER SCHOOL | EAST ORANGE | 152 | 49 | 32% | 49 | 32% | 78 | 51% | 66 | 114 | 280 | 8 | 468 |
| 18 | BARTENDER'S ACADEMY | LINDEN | 130 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 19 | BERDAN INSTITUTE | TOTOWA | 126 | 38 | 30% | 50 | 40% | 19 | 15% | 49 | 98 | 62 | 10 | 219 |
| 20 | BETTY OWEN SECRETARIAL SYSTEMS | JERSEY CITY | 257 | 45 | 18% | 75 | 29% | 0 | 0% | 44 | 175 | 0 | 36 | 255 |
| 21 | BILINGUAL INSTITUTE | NEWARK | 350 | 243 | 69% | 212 | 61% | 7 | 2% | 257 | 506 | 28 | 43 | 834 |
| 22 | BRICK COMPUTER SCI INST | BRICKTOWN | 729 | 113 | 16% | 300 | 41% | 158 | 22% | 131 | 788 | 632 | 103 | 1,654 |
| 23 | BUSINESS TRAINING INSTITUTE | MAYWOOD | 359 | 5 | 1% | 23 | 6% | 0 | 0% | 5 | 43 | 0 | 65 | 113 |
| 24 | CHRISTINE VALMAY INT SCH | PINE BROOK | 34 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 25 | CHUBB INSTITUTE | JERSEY CITY | 492 | 7 | 1% | 169 | 34% | 64 | 13% | 10 | 430 | 202 | 69 | 711 |
| 26 | CHUBB INSTITUTE | PARSIPPANY | 1,465 | 11 | 1% | 266 | 18% | 114 | 8% | 9 | 490 | 379 | 116 | 994 |
| 27 | CITTONE INSTITUTE | EDISON | 1,982 | 485 | 24% | 830 | 42% | 311 | 16% | 590 | 1,834 | 746 | 68 | 3,238 |
| 28 | CITTONE INSTITUTE | PRINCETON | 29 | 6 | 21% | 12 | 41% | 1 | 3% | 3 | 19 | 4 | 0 | 26 |
| 29 | CLAIRE DEMARZO INST PROFES- | WESTWOOD | 19 | 2 | 11% | 2 | 11% | 0 | 0% | 2 | 5 | 0 | 3 | 10 |
| 30 | CLIFTON SCH OF BUSINESS INC | CLIFTON | 339 | 120 | 35% | 102 | 30% | 87 | 20% | 123 | 253 | 210 | 34 | 620 |
| 31 | COMPUTER LEARNING CENTER | PARAMUS | 658 | 145 | 22% | 476 | 72% | 262 | 40% | 184 | 814 | 489 | 263 | 1,750 |
| 32 | COMPUTER PROCESSING INSTITUTE | PARAMUS | 1,960 | 380 | 19% | 1,019 | 52% | 640 | 33% | 374 | 2,460 | 1,951 | 695 | 5,480 |
| 33 | CONNECTICUT SCH OF BROADCASTIN | ROCHELLE PARK | 138 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 1 | 1 |
| 34 | DEVRY TECHNICAL INSTITUTE | WOODBRIDGE | 3,624 | 702 | 19% | 1,853 | 51% | 377 | 10% | 952 | 5,939 | 1,008 | 1,240 | 9,139 |
| 35 | DIVERS ACA OF EASTERN SEABOARD | CAMDEN | 127 | 56 | 44% | 76 | 60% | 37 | 29% | 67 | 198 | 109 | 3 | 377 |
| 36 | DOROTHY ARISTONE'S SCHOOL OF | MAPLE SHADE | 319 | 54 | 17% | 126 | 39% | 5 | 2% | 80 | 277 | 11 | 11 | 379 |
| 37 | DOVER BUSINESS COLLEGE | DOVER | 203 | 31 | 15% | 49 | 24% | 9 | 4% | 32 | 128 | 13 | 11 | 184 |
| 38 | DRAKE BUSINESS COLLEGE | ELIZABETH | 117 | 85 | 73% | 87 | 74% | 3 | 3% | 84 | 106 | 2 | 4 | 196 |
| 39 | DRAKE SECRETARIAL COLLEGE | JERSEY CITY | 333 | 253 | 76% | 216 | 65% | 17 | 5% | 241 | 567 | 63 | 4 | 875 |
| 40 | DRAKE SECRETARIAL COLLEGE | PERTH AMBOY | 308 | 149 | 48% | 163 | 53% | 2 | 1% | 158 | 428 | 8 | 0 | 594 |
| 41 | DUCRET SCHOOL OF THE ARTS | PLAINFIELD | 211 | 16 | 8% | 31 | 15% | 2 | 1% | 25 | 77 | 6 | 18 | 126 |
| 42 | EMPIRE TECHNICAL SCHOOL | E ORANGE | 416 | 162 | 39% | 118 | 28% | 4 | 1% | 155 | 250 | 11 | 270 | 686 |
| 43 | ENGINE CITY TECHNICAL INST | UNION | 242 | 44 | 18% | 59 | 24% | 4 | 2% | 60 | 165 | 16 | 17 | 258 |
| 44 | ESSEX COLLEGE BUSINESS | NEWARK | 690 | 414 | 60% | 366 | 53% | 3 | 0% | 437 | 662 | 8 | 333 | 1,440 |
| 45 | EVERETT'S SCHOOL OF FLORISTRY | HOWELL | 42 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 1 | 1 |
| 46 | FIRST SCH SEC & PARA LEGAL | PASSAIC | 520 | 57 | 11% | 141 | 27% | 7 | 1% | 91 | 349 | 16 | 9 | 465 |







* ENROLLMENTS INCLUDE FULL-TIME AND PART-TIME STUDENTS
** OTHER AID = NDSL, SEOG, CWS, JTPA, VETERANS AND VOCATION REHAB FUNDS

NJHEAA:LKB/YOT 10/89

NEW JERSEY DEPARTMENT OF EDUCATION
LICENSED PRIVATE VOCATIONAL SCHOOLS
(B) PUBLIC FUNDS 1987-88

| OBS | NAME | CITY | TOTAL ENROLLED * | WITH PELL GRANTS | % PELL | WITH GSL LOANS | % GSL | PLUS SLS LOANS | % PLUS | PELL GRANTS $000 | GSL LOANS $000 | PLUS SLS $000 | OTHER AID $000** | TOTAL PUBLIC FUNDS |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 47 | FRANKLIN BUSINESS SKILLS CNTR | BARRINGTON | 124 | 0 | 0% | 33 | 27% | 2 | 2% | 0 | 65 | 2 | 19 | 86 |
| 48 | GENERAL TECH INST INC | LINDEN | 158 | 13 | 8% | 11 | 7% | 1 | 1% | 15 | 28 | 3 | 151 | 195 |
| 49 | GEURGEANN'S DEL VAL FINISING | OAKLYN | 70 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 50 | GLOBAL BUSINESS INSTITUTE | JERSEY CITY | 187 | 107 | 64% | 98 | 59% | 0 | 0% | 150 | 152 | 0 | 0 | 302 |
| 51 | GLOBE BARTENDING SCHOOL | MORRISTOWN | 121 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 52 | HARRIS SCHOOL OF BUSINESS | CHERRY HILL | 156 | 31 | 20% | 72 | 46% | 18 | 10% | 38 | 159 | 34 | 70 | 301 |
| 53 | HILL INSTITUTE | DENVILLE | 100 | 22 | 22% | 36 | 36% | 12 | 12% | 34 | 90 | 46 | 5 | 175 |
| 54 | HO HO KUS SCHOOL | RAMSEY | 179 | 37 | 21% | 69 | 39% | 28 | 16% | 48 | 145 | 67 | 13 | 273 |
| 55 | HORIZON INST OF PARALEGAL | LINDEN | 193 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 3 | 3 |
| 56 | INSTITUTE OF BUSINESS CAREERS | HIGHLAND PARK | 254 | 12 | 5% | 18 | 8% | 0 | 0% | 7 | 31 | 0 | 400 | 438 |
| 57 | INTERNATIONAL BUSINESS SCHOOL | KEARNY | 54 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 58 | JEFFERSON BUSINESS COLLEGE | ELIZABETH | 627 | 242 | 39% | 277 | 44% | 15 | 2% | 363 | 584 | 26 | 11 | 984 |
| 59 | JERSEY SHORE BARTENDING SCHOOL | EATONTOWN | 164 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 1 | 1 |
| 60 | JO ANDERSON MODELING&CAREER SC | CHERRY HILL | 209 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 61 | JOE KUBERT SCH CARTOON&GRAPHIC | DOVER | 156 | 31 | 20% | 60 | 38% | 11 | 7% | 46 | 161 | 39 | 15 | 261 |
| 62 | JOHN CASABLANCAS MODELING | FAIRLAWN | 378 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 63 | KALIX TRADE SCHOOL | PENNSAUKEN | 69 | 18 | 26% | 32 | 46% | 1 | 1% | 20 | 54 | 4 | 35 | 113 |
| 64 | KANE BUSINESS INSTITUTE | CAMDEN | 355 | 217 | 61% | 285 | 80% | 2 | 1% | 292 | 654 | 4 | 0 | 950 |
| 65 | KANE BUSINESS INSTITUTE | CHERRY HILL | 216 | 78 | 35% | 147 | 68% | 0 | 0% | 118 | 349 | 0 | 47 | 514 |
| 66 | KATHARINE GIBBS SCHOOL | PISCATAWAY | 358 | 34 | 9% | 149 | 42% | 43 | 12% | 49 | 353 | 135 | 27 | 564 |
| 67 | LADY SHAY MODELING SCHOOL | WILLINGBORO | 46 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 68 | LAW CENTER FOR PARALEGAL STUDY | MILLBURN | 16 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 2 | 2 |
| 69 | LINCOLN TECH BUS INST | PENNSAUKEN | 814 | 158 | 19% | 315 | 39% | 87 | 11% | 204 | 1,068 | 272 | 162 | 1,706 |
| 70 | LINCOLN TECH INSTITUTE | UNION | 1,497 | 212 | 14% | 1,022 | 68% | 212 | 14% | 289 | 1,940 | 597 | 246 | 3,072 |
| 71 | LYONS INSTITUTE | HACKENSACK | 411 | 68 | 17% | 100 | 24% | 41 | 10% | 81 | 199 | 118 | 73 | 470 |
| 72 | METROPOLITAN TECHNICAL INST | FAIRFIELD | 273 | 9 | 3% | 41 | 15% | 5 | 2% | 13 | 81 | 17 | 5 | 116 |
| 73 | MID-ATLANTIC INSTITUTE | KEARNY | 21 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 74 | MORTGAGE TRAINING CENTER | PARAMUS | 14 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 75 | MTI BUSINESS SCHOOLS | NEWARK | 244 | 64 | 26% | 100 | 41% | 60 | 25% | 67 | 245 | 134 | 26 | 472 |
| 76 | NASH ACADEMY OF ANIMAL ARTS | CLIFFSIDE PARK | 87 | 18 | 21% | 35 | 40% | 19 | 22% | 19 | 89 | 49 | 14 | 171 |
| 77 | NATIONAL ACADEMY PARALEGAL STD | MAHWAH | 783 | 24 | 3% | 128 | 16% | 13 | 2% | 17 | 199 | 31 | 4 | 251 |
| 78 | NATIONAL EDUCATION CENTER | NUTLEY | 837 | 200 | 24% | 311 | 37% | 33 | 4% | 245 | 593 | 98 | 180 | 1,116 |
| 79 | NO JERSEY SCH OF DOG GROOMING | MADISON | 34 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 80 | O'BRIEN'S TRAVEL SCHOOLS | RAMSEY | 74 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 81 | OMEGA INSTITUTE | CINNAMINSON | 507 | 103 | 20% | 137 | 27% | 45 | 9% | 137 | 303 | 83 | 127 | 650 |
| 82 | PAPERHANGING INSTITUTE | FAIRFIELD | 84 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 1 | 1 |
| 83 | PASSAIC SCHOOL OF DRAFTING | PASSAIC | 124 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 89 | 89 |
| 84 | PENNCO TECH | BLACKWOOD | 1,362 | 176 | 13% | 441 | 32% | 128 | 9% | 250 | 852 | 403 | 237 | 1,742 |
| 85 | PERFORMANCE SCH OF BARTENDING | JERSEY CITY | 12 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 86 | PHILLIPS BUSINESS COLLEGE | JERSEY CITY | 615 | 325 | 53% | 305 | 50% | 3 | 0% | 544 | 475 | 6 | 11 | 1,038 |
| 87 | PHILLIPS BUSINESS SCHOOL | EAST ORANGE | 635 | 633 | 100% | 555 | 87% | 8 | 1% | 687 | 728 | 14 | 15 | 1,444 |
| 88 | PLAZA SCHOOL (THE) | PARAMUS | 213 | 28 | 13% | 52 | 24% | 13 | 6% | 34 | 117 | 41 | 59 | 251 |
| 89 | POPKIN SCH COURT REPORTING | CHERRY HILL | 238 | 21 | 9% | 42 | 18% | 11 | 5% | 31 | 95 | 30 | 5 | 161 |
| 90 | PROFESSIONAL SCHOOL OF BUSINES | MILLBURN | 84 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 91 | ROBERTS-WALSH BUSINESS | UNION | 1,119 | 338 | 30% | 457 | 41% | 30 | 3% | 423 | 977 | 106 | 119 | 1,625 |
| 92 | SAWYER BUSINESS SCHOOL | NRTH PLAINFIELD | 221 | 75 | 34% | 107 | 48% | 8 | 4% | 74 | 258 | 32 | 1 | 365 |

* ENROLLMENTS INCLUDE FULL-TIME AND PART-TIME STUDENTS
** OTHER AID = NDSL, SEOG, CWS, JTPA, VETERANS AND VOCATION REHAB FUNDS

NJHEAA:IKB/YOT 10/89

NEW JERSEY DEPARTMENT OF EDUCATION
LICENSED PRIVATE VOCATIONAL SCHOOLS
(B) PUBLIC FUNDS 1987-88

| OBS | NAME | CITY | TOTAL ENROLLED * | WITH PELL GRANTS | % PELL | WITH GSL LOANS | % GSL | PLUS SLS LOANS | % PLUS | PELL GRANTS $000 | GSL LOANS $000 | PLUS SLS $000 | OTHER AID $000** | TOTAL PUBLIC FUNDS |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 93 | SAWYER SCHOOL OF ELIZABETH | ELIZABETH | 770 | 372 | 48% | 484 | 63% | 27 | 4% | 417 | 680 | 104 | 40 | 1,241 |
| 94 | SCHOOL OF DATA PROGRAMMING | PARLIN | 91 | 0 | 0% | 5 | 5% | 0 | 0% | 0 | 12 | 0 | 1 | 13 |
| 95 | SCHOOL OF DATA PROGRAMMING | SHREWSBURY | 60 | 0 | 0% | 19 | 32% | 0 | 0% | 0 | 47 | 0 | 2 | 49 |
| 96 | SCHOOL OF DATA PROGRAMMING | UNION | 128 | 0 | 0% | 13 | 10% | 0 | 0% | 0 | 27 | 0 | 3 | 30 |
| 97 | SCS BUSINESS & TECHNICAL INST | EAST ORANGE | 903 | 516 | 57% | 616 | 68% | 508 | 56% | 523 | 1,352 | 1,735 | 23 | 3,633 |
| 98 | SCS BUSINESS & TECHNICAL INST | NEWARK | 1,680 | 1,065 | 63% | 1,190 | 71% | 885 | 51% | 1,127 | 2,789 | 2,785 | 9 | 6,710 |
| 99 | SCS BUSINESS & TECHNICAL INST | UNION CITY | 678 | 533 | 79% | 453 | 67% | 366 | 54% | 567 | 1,046 | 1,034 | 9 | 2,656 |
| 100 | STAR TECHNICAL INSTITUTE | CAMDEN | 204 | 145 | 71% | 180 | 88% | 12 | 6% | 165 | 277 | 31 | 12 | 485 |
| 101 | STAR TECHNICAL INSTITUTE | CINNAMINSON | 384 | 65 | 17% | 119 | 31% | 26 | 7% | 55 | 208 | 68 | 106 | 437 |
| 102 | STAR TECHNICAL INSTITUTE | VINELAND | 485 | 179 | 37% | 274 | 56% | 17 | 4% | 197 | 537 | 23 | 26 | 783 |
| 103 | STAR TECHNICAL INSTITUTE | WILLIAMSTOWN | 302 | 89 | 29% | 141 | 47% | 5 | 2% | 137 | 257 | 9 | 49 | 452 |
| 104 | STUART SCHOOL | WALL | 107 | 16 | 15% | 20 | 19% | 7 | 7% | 21 | 49 | 23 | 32 | 125 |
| 105 | TAYLOR OF BETTY OWEN OF BLOOM- | EAST ORANGE | 304 | 12 | 4% | 79 | 26% | 29 | 10% | 18 | 207 | 34 | 61 | 320 |
| 106 | TETERBORO SCH AERONAUTICS | TETERBORO | 371 | 66 | 18% | 185 | 50% | 0 | 0% | 83 | 387 | 0 | 56 | 526 |
| 107 | THE BILINGUAL INSTITUTE | PATERSON | 58 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 8 | 8 |
| 108 | THOROUGHBRED RACE-RIDING ACAD- | SICKLERVILLE | 13 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 31 | 31 |
| 109 | TRAVEL INSTITUTE INC | JERSEY CITY | 158 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 110 | TRAVELONG ACADEMY | CHATHAM | 7 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 111 | ULTRASOUND DIAGNOSTIC SCHOOL | UNION | 98 | 12 | 13% | 28 | 29% | 5 | 5% | 17 | 68 | 7 | 0 | 92 |
| 112 | UNION TECHNICAL INST | NEPTUNE | 940 | 360 | 38% | 197 | 21% | 221 | 24% | 724 | 465 | 884 | 181 | 2,254 |
| 113 | VINAS REFRIGERATION SCHOOL | PATERSON | 58 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 114 | WHITE HORSE BARTENDING SCHOOL | BERLIN | 148 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 115 | WORLD HORIZONS SCHOOL OF TRAVE | FLORHAM PARK | 3 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 116 | WORLDWIDE BUSINESS SCHOOLS | CLIFTON | 88 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0 | 0 | 90 | 90 |
| | | | 43,121 | 10,982 | | 17,139 | | 5,671 | | 13,308 | 38,429 | 16,509 | 6,757 | 75,003 |

D-6

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179

* ENROLLMENTS INCLUDE FULL-TIME AND PART-TIME STUDENTS
** OTHER AID : NDSL, SEOG, CWS, JTPA, VETERANS AND VOCATION REHAB FUNDS

# PUBLIC POLICY AND PRIVATE CAREER SCHOOLS

by

James R. Mingle
Executive Director

APPENDIX E

# Public Policy and Private Career Schools

by

**James R. Mingle**
**Executive Director**

July 1989

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# Public Policy and Private Career Schools

Proprietary schools, or private career schools as they are sometimes referred to, comprise the fastest growing sector of American postsecondary education. Estimates of the number of these institutions operating range upward from four to six thousand. John Lee, in a recent study for the Education Commission of the States, set the enrollment at 1.4 million students in accredited schools alone, and this figure excluded enrollments in an estimated 2,000 non-accredited institutions and 1.5 million students participating in private home study programs.

Private career schools are diverse in scope and size, ranging from the very small (Lee found one accredited institution with four students) to the very large (including well-respected national corporate operations). Most institutions are relatively small, however, with the majority of institutions having enrollments of less than 500. Curricula are also diverse. Literally hundreds of different trades and professions are the subjects of private school curricula varying in length from days to years.

The bulk of private career schools can be found in the membership of three major accrediting bodies: (1) the National Association of Trade and Technical Schools (NATTS), whose members train individuals for such occupational fields as auto mechanics, electrical technicians and other trades; (2) the Association of Independent Colleges and Schools (AICS), whose members provide primarily business training and education; and (3) the National Accrediting Commission of Cosmetology Arts and Sciences (NACCAS).

## Participation in the Federal Student Aid Program

The proprietary sector has grown substantially since 1972 when students enrolled in non-degree vocational programs first became eligible for federal financial aid programs. Private career school students now receive about 22 percent of the Pell Grants and an estimated 25 percent of the Stafford Loans. According to Lee, "over 80 percent of the students enrolled in private career schools receive federal aid, compared to 35 percent for all students."

It is this involvement in federal student aid programs, and especially the high level of loan default among proprietary school students, which has brought national attention to this sector. Most of the institutions with the highest default rates are for-profit trade schools (along with some historically black institutions and community colleges), a fact that has led the Secretary of Education to adopt procedures which would for the first time hold institutions accountable for the repayment behavior of their students and may eventually lead to the loss of eligibility for students attending these institutions. (See The Chronicle of Higher Education, June 7, 14, 1989.)

In their defense, proprietary institutions argue that it is not their lack of oversight of the loan program but the nature of their student bodies which has led to the default problem. Data from the National Postsecondary Student Assistance Survey (NPSAS) tends to support this contention. Using this data, Lee characterized proprietary school students as more likely than other students to be poor, female, independent of parents' income, enrolled in a

high school vocational program, of lower test ability than students in general, and members of minority groups. Such students often do not have the financial resources to repay loans.

The proprietary sector has also been criticized in various federal studies. As early as the mid-1970s, the Federal Trade Commission documented the poor performance of proprietary school students, noting that a full 60 percent withdrew prior to completing one-quarter of the program. A more recent study by the General Accounting Office found a similar percentage of attrition.

Other national studies are more supportive of the performance of proprietary schools. In a recent article in Change Magazine, Wellford Wilms and concluded that "evidence indicated that most proprietary schools do at least as good a job, if not a better one, than most public vocational training institutions." Wilms attributed the superior performance of proprietaries (at least the better ones) to their flexibility, innovation, market orientation, and, probably most important, their shorter, more intensive curriculum.

## The Effectiveness of State Regulation

No proprietary institution, no matter how small or questionable in its practices, can operate without the permission of the state. But as numerous studies have noted, it is a relatively simple process in most states to incorporate as a profit-making educational institution and to gain a license to operate. Institutions which seek to offer degrees and to gain accreditation have additional hurdles to overcome, but few states have major regulatory hurdles. Wilms, in his 1987 survey of proprietary school owners, found that two-thirds felt that "state licensing had no appreciable impact on their institutions."

Likewise, Stewart and Spille, in examining the problems of diploma mills, concluded that "the great bulk of problems associated with diploma mills in the United States could be eliminated if states enacted -- and enforced -- appropriate laws governing the organization and administration of postsecondary institutions" (Diploma Mills, p. 127). Stewart and Spille are careful to note that they believe the bulk of the problems stem from poor enforcement of existing laws rather than the need for major revisions in legislation.

Publicity surrounding the default problems and a series of newspaper exposes of proprietary school operations have put renewed pressure on states to tighten their oversight. Problems have grown as the amount of state and federal dollars to which proprietaries have access has grown. In a recent study, the New York State Department of Education cited a host of problems: fraudulent advertising, improper recruiting practices, violations of entrance requirements, admission of unqualified students, failure to meet established standards of quality, falsification of records, high rates of student failure, and failure to make tuition refunds.

The magnitude of the problem in New York led the State Department of Education staff to conclude the following in a 1989 report: "The origin of most current problems in proprietary vocational schools is the enormous amounts of money available for student aid. . . . Given liberal refund policies in all but TAP [Tuition Assistance Program], many schools have adopted a strategy of enrolling as many students as possible irrespective of whether the students are qualified or interested in a particular course of study, and irrespective of whether they are able to complete the program. . . . Recruiters may obtain

anywhere from $25 to $600 a head for sending prospective candidates to the admissions office of a proprietary vocational school. Pay is typically higher if the candidate enrolls. Audits in several schools have suggested that money spent on recruitment was greater than that spent on instruction."

A number of SHEEO agencies responding to these concerns have recently undertaken studies of the proprietary sector and have made recommendations to state legislatures for changes in regulatory oversight mechanisms. Florida, Tennessee, New York and California are among the states proposing or enacting recent changes in oversight of the proprietary sector.

These reports and others raise a number of important policy questions which should be considered in any review of proprietary education:

**What agency in state government should have responsibility for oversight of the proprietary sector?**

Most states have divided responsibility for oversight between SHEEO agencies who license and review degree-granting proprietary institutions, and state departments of education which oversee non-degree programs. (See John R. Wittstruck, State Oversight of the Degree Granting Authority in Proprietary Institutions, 1984.) With the overwhelming number of institutions in the non-degree category, this leaves state departments of education as the primary enforcers of state licensing laws. Some schools are completely outside the oversight of either agency. Cosmetology schools, for example, are regulated in most cases by state licensing boards which license individuals in this field.

Neither SHEEO agencies nor state departments of education appear to be adequately staffed to oversee the growing number of proprietary institutions in many states. Divided responsibility also creates other problems. Proprietary schools may be subject to multiple reviews (one for their degree programs, another for their non-degree programs) with different standards. Different state agencies may also have different policies on data collection and exemptions from review. The Florida Postsecondary Education Planning Commission recently recommended consolidation of oversight into a single agency with an independent board. While the legislature rejected this solution, it has called for a closer coordination of policy between the two bodies which regulate degree and non-degree activity. In Colorado, pending is a proposal to transfer responsibility for oversight from the State Board of Community Colleges to the Colorado Commission because of a perceived conflict of interest on the part of the former body. Tennessee, because of concerns about the effectiveness of oversight of the proprietary sector, recently gave responsibility for all proprietary schools -- degree and non-degree -- to the Tennessee Higher Education Commission.

Many SHEEO agencies, however, are reluctant to assume such responsibility, knowing that staff for enforcement of licensing laws is hard to obtain. Others fear that proprietary schools issues will grow to dominate their agency's agenda. Some argue that oversight of the proprietary sector is not so much a matter of academic program review but a matter of ferreting out criminal conduct, and thus the responsibility of the State Attorney General's office.

**How much should states depend on accrediting bodies for quality control?**

Most states exempt accredited institutions from a full licensure review. (A few also exempt any institution recognized by the U.S. Department of Education for financial aid purposes.) Ironically, accrediting agencies often use the obtaining of a state license as the first step toward full accreditation status. Thus, it is often hard to determine which comes first -- the license or the accreditation.

Exemption for accredited institutions was part of the 1973 model legislation from the Education Commission of States which has had such a significant influence on licensing laws subsequently adopted. Some states, however, are questioning whether this gap should not be closed. (The Tennessee Higher Education Commission recently ended exemptions for NATTS- and AICS-accredited institutions.)

Accrediting bodies which are part of larger trade associations may not be in the strongest position to raise standards, especially given the willingness of proprietary schools to seek judicial redress. Furthermore, the time between accreditation reviews is substantial and the financial and quality conditions in proprietary institutions are known to change rapidly.

Ending exemptions, however, may cause major workload problems in many states. Exemption of accredited institutions from state licensing procedures has long been used as a convenient method of reducing the oversight burden and has been generally supported by the academic community, which is philosophically opposed to state "accreditation" activities. Nevertheless, the regulation of education activities remains essentially a state function and states must ask themselves how much they can depend upon voluntary associations of institutions or the federal government in carry out that function.

**What changes in state law are necessary in order to better protect consumers?**

The primary concern of recent state legislation has been to protect students from loss of tuition and education services due to sudden closure and insolvency of proprietary schools. A good example is the California Student Tuition Recovery Fund developed to reimburse students for prepaid, but unused tuition, should the institution in which a student is enrolled suddenly close. Participating institutions collect assessments from students (or pay on their behalf) and remit monies quarterly to the State Superintendent. The program is intended to be used as a fund of last resort. By law the State of California must pursue compensation from owners first.

In Tennessee all for-profit trade schools will be required to contribute to a special fund which is expected to maintain a balance of $300,000 to $500,000. Funds will be used to reimburse students of institutions which close. The statute also contains provisions to insure that owners who go bankrupt in Tennessee, or other states, cannot reopen under another name.

A recent report by the New York Department of Education suggested that the state should move to strengthen a number of legal powers of the Department in oversight of the proprietary sector including: (1) the ability to deny a license to a school if it is shown that the owner is a convicted felon or subject to infractions in other states; (2) ability to deny a license to a school if stockholders once owned another school, now closed, which has outstanding claims against it; (3) the ability to require certified financial statements; (4)

the ability to review annually qualifications for continued licensure; and (5) the development of a self-insurance program or "train out" provisions (similar to Tennessee and California).

**To what degree should proprietaries by included in state and federal data collection efforts?**

With the implementation of the Integrated Postsecondary Education Data System (IPEDS) by the National Center for Education Statistics, the universe of postsecondary institutions was greatly expanded. When it proved impractical to survey all for-profit institutions, NCES decided upon a 15 percent "representative sample." Given the difficulty in maintaining a representative sample of a shifting universe, the lack of cooperation from some institutions, and the unwillingness or inability of states to force compliance, few are optimistic that complete and reliable data on the proprietary sector will be available any time soon.

SHEEO agency attitudes about proprietary data collection, and the broader goal of inclusion in state planning efforts, are distinctly cautious. While the federal government would wish that SHEEO agencies assume a greater responsibility for assuring data collection from the complete postsecondary universe, few agencies are willing to serve as data collectors for institutions over which they have little or no authority. The degree of involvement of the proprietary sector in state data collection and planning efforts remains limited.

## The Need for a Comprehensive Solution

Most national and state reports which have examined the proprietary school issue in the past have called for tighter regulation and control of the sector. The New York report, however, where the proprietary sector is large (as is the state's financial commitment), concluded that the problem was too great to be solved by traditional regulatory mechanisms. Given the size of the proprietary sector and the limited resources states seemed to be willing to devote to oversight, it may never be possible to regulate the sector through traditional monitoring and enforcement mechanisms. They may be simply too costly, too time-consuming, and too slow.

In addition to tightened regulation, states would be wise to look at other direct control mechanisms and incentives. Staff of the New York State Department of Education suggested that states might vest the responsibility for determining qualification for admission to proprietary institutions in an independent agency. In this way, unqualified students could be redirected to other more appropriate educational services (the staff envisioned an expanded adult basic education enterprise in the state). One way to pilot such an idea would be through the Family Support Act of 1988 which requires that independent assessment, counseling and referral services be provided to welfare clients.

The New York report also suggests a number of other ways to develop a comprehensive solution, including the development of a system of peer review among proprietaries to supplement accreditation reviews and the use of performance standards (placement rates, for example) tied to funding incentives.

## Conclusion

Each state will face these and other public policy questions within their own political and educational contexts. Some will put the issue squarely at the front of the agenda, many may not. There are several compelling arguments for states to confront this issue directly, greatest among them being the necessity of improving the quality of private career schools so that the students attending them can become productive contributors to the economy and their own well-being. It is also becoming increasingly apparent at the national level that the credibility and public support for student aid programs is directly tied to solving the student loan default problem. Given the central responsibility of the states in regulating education, the problem rests like an unwanted orphan on their doorstep. Like it or not, this orphan needs a home, some nurturing, and perhaps some stronger discipline.

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